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### APPEARANCES:

CHARLES J. BECK, Deputy Public Counsel,
Office of Public Counsel, 111 West Madison Street,
Room 812, Tallahassee, Florida 32399-1400, appearing
on behalf of the Citizens of the State of Florida.

DIANA CALDWELL, Florida Public Service

Commission, Division of Appeals, 2540 Shumard Oak

Boulevard, Tallahassee, Florida 32399-0870, appearing
on behalf of the Commission Staff.

### ALSO PRESENT:

RICK MOSES, FPSC Division of Communications.

BARRY RAY, FPSC Division of Consumer Affairs.

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#### PROCEEDINGS

### (Workshop convened at 12:05 p.m.)

commissioner Johnson: Ladies and gentlemen, thank you for joining us here today. My name is Julia Johnson. I'm a Commissioner with the Florida Public Service Commission.

We're going to take few moments just to show you a tape that the Chairman of the Public Service Commission, Joe Garcia, prepared that speaks to the issue of cramming. It provides a lot of background and information on that. That will last just a few moments.

have any questions regarding the tape, feel free at the appropriate time to bring those forward, and we will introduce the Commissioners, entertain any questions that you might have and start the process. Again, this tape will only take — it takes no more than eight minutes, and it will provide you with a little bit of background information. And with that we will run the tape again.

(Video tape played.)

commissioner deason: Ladies and gentlemen, let me take this opportunity to welcome you to this workshop. We will begin by having the Notice read.

MS. CALDWELL: Notice was published in the February 19th Florida Administrative Weekly that a rule development workshop would be held at this time and place to consider proposed amendments to the rules relating to customer billing.

**COMMISSIONER DEASON:** We'll take appearances.

MR. BECK: My name is Charlie Beck. I'm with the Office of Public Counsel in Tallahassee.

Also with me is Earl Poucher. Raise your hand. Our office is tasked with representing the interest of customers before the Public Service Commission.

MS. CALDWELL: My name is Diana Caldwell.

I'm with the Division of Appeals with the Florida

Public Service Commission.

introduce myself. My name is Terry Deason. I'm a member of the Public Service Commission. With me is Commissioner Johnson. I think she introduced herself earlier when she had the video presented. And seated to my left is Commissioner Leon Jacobs. We will constitute the panel of Commissioners which will be hearing this particular workshop.

As was indicated in the video, we're in the process of holding a number of workshops throughout

the state. Most of those have been held. In fact, this -- is this the last -- this is the last workshop that we're having.

In case you did not know who was speaking earlier, to my far left is Mr. Charlie Beck. He's with the Office of the Public Counsel. As he indicated, he represents customers before the Public Service Commission. His office has been an integral part of this process. He's been actively engaged in this matter as he was in the slamming rule proceeding which we had earlier.

And seated to my far right are Staff members of the Public Service Commission, Ms. Diana Caldwell and Mr. Rick Moses. And to the extreme far right is the court reporter who will be recording this workshop to make a record of the proceeding here today.

We're also --- this workshop is being carried over the Internet, and we welcome those persons who are joining us via that mode.

As you entered the auditorium today, you should have been provided a special report that looks like this. Normally printed on yellow paper. This contains some of the background information. A lot of it is information that you also viewed earlier on the video. It gives some information about the problem of

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cramming and the process the Commission is engaged in at the current time. Also it describes the procedure that we try to follow at meetings of this nature. And I'm going to review that procedure in just a moment.

Also, the last page of this special report is designed such that it can be detached. For those individuals who wish to provide written comments as opposed to making a formal statement here today, you can write your comments, fold it so that the address appears on the back of that sheet and you can mail it to the Public Service Commission.

Also, on the very front of this report there is an 800 number where you can contact the Commission as well as our Internet and home page address.

The procedure that we're going to follow today is that we will begin with our Staff giving a brief overview of the rule proposal. And I emphasize the term "proposal." It is simply a proposal at this point. We're engaged in the process of getting public input. We will take that input as well as input from the Public Counsel's Office, the Attorney General, and any other interested groups that want to participate in the formal rulemaking process. We will take all of those and, hopefully, adopt a rule which would be effective in preventing the cramming problem.

The procedure that we're going to follow is that we will have the Staff overview, and then I'm going to ask members of the public who wish to make a statement to stand and to be sworn in. This is so that your testimony can be part of the record in this proceeding.

Mr. Beck, will be keeping a list of those individuals who have signed up to testify. He will be calling those individuals by name. When your name is called, we ask that you come to the podium to my front left and begin by giving us your name and your address. And if you think it will be helpful to the court reporter, you may wish to spell your name to ensure that it is recorded accurately in the record.

After you give your name and address, we ask that you provide your statement. We do not impose any strict time limits, but we do ask that you be mindful that there are a number of people here who are waiting their turn. So we want you to cover everything that you feel is important, but be mindful that there are others waiting.

When you finish your statement, we ask that you remain at the podium for just a moment because there may be some clarifying questions, either from Commissioners or from our Staff or Mr. Beck from the

Public Counsel's Office.

Are there any preliminary matters which we need to address which have not yet been addressed?

With that then, I'm going to ask all members of the public who have signed up and wish to testify today to please stand and raise your right hand.

(Witnesses collectively sworn.)

commissioner deason: Thank you. Please be seated. I'm going to have Staff do the brief overview.

MR. MOSES: Thank you. The first proposed rule amendment provides for a billing block option which will allow a customer to sign up with your local provider for this option. And what it does is, it will no longer allow any bill to appear on your local exchange company's bill other than those that you have authorized. In other words, it will only be your local, your local toll and your toll provider that you are presubscribed to.

The second revision incorporates the changes from the 1998 Legislature that defined the information services as 900 and 976 numbers. However, the definition of the information services in that statute is somewhat limited because it exempts Internet services.

The third revision is what we're calling the 1 Truth In Billing Revision. It is added to prohibit 2 misleading or unclear advertising that may induce 3 callers to use a service and then be charged for those 4 5 hidden fees. The final revision is an answer time 6 requirement that it requires the billing company that 7 is billing you for any of these services to have an 8 800 number and to answer that telephone number within 9 10 60 seconds and be ready to assist you with your complaint. That is the summary. 11 COMMISSIONER DEASON: Thank you. Mr. Beck, 12 you may call your first witness. 13 MR. BECK: Thank you, Commissioner. 14 15 first witness is Hunter Beet. I hope I'm pronouncing the name right. Beet. Hunter, B-E-E-B or T. 16 response.) 17 The next witness is Ellouise 18 Okay. Robinson. Yes. 19 MS. FOSTER: I'm Eloise Foster. Did you 20 read my name wrong? 21 MR. BECK: I'm sorry. You're Eloise? 22 MS. FOSTER: Foster. 23

MR. BECK: We've got you on the list.

that's not the person I'm calling. Ellouise Robinson?

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No?

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COMMISSIONER DEASON: She's right here.

MR. BECK: Oh, I'm sorry. Would you come up

COMMISSIONER JACOBS: Here she is.

here to the microphone, please?

COMMISSIONER DEASON: Yes, ma'am.

### ELLOUISE Y. ROBINSON

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn, testified as follows:

### DIRECT STATEMENT

WITNESS ROBINSON: I'm Ellouise Robinson.

My name is E-L-L-O-U-I-S-E, Y. Robinson, 3501 Fekany

Place. Capital F, like in Frank, E-K-A-N-Y, Place,

Orlando, Florida 32805.

I'm having problems. And I'm having problems with this telephone bill. I have all kinds of things that I don't know anything about. And when I wrote the company, and circle it -- as a matter of fact, number one, I circled the collect calls in red, because I didn't make those -- I don't accept collect calls because I have too many children out of state to pay long distance telephone calls. That's number one.

Number two -- okay. When I did this, then I

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got a letter from the company saying that I wasn't supposed to do this. I immediately called this number that they gave us to call and told her, "Well, I didn't accept that call. I don't accept calls from my own children out of state, not collect, because my telephone bill is too much for an old woman paying this much money, number one."

Number two, I decided I'd be real smart and use 10-10-321. That's when I made a big mistake.

Then the bill went up much higher, and then I had something called a holding fee.

Well, I called again. I'm (inaudible speaking away from the microphone) on the telephone, because that's my next thing. That's my company keeper and everything else. So they told me that, well, this was a fee that I had since I was calling 10-10-321. I did something and I wasn't using AT&T anymore so I had that -- that was on the telephone bill. That was a charge.

After I got that off -- I don't know if I got that off or not, but anyway, the telephone bill is still the same, much higher than an old lady can pay with Social Security.

So, therefore, I have to go to -- instead of doing volunteer work, I got to do substituting work so

I can pay my telephone bill.

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The next thing is, my Leesburg calls. This is my family. My Leesburg calls are much more than the ones in New York and Nashville and all the other out-of-state calls that I do. Now, I don't understand that.

And then another thing. When I call
Leesburg, that's right around the corner if I'm able
to drive or sometimes I don't feel like driving. It's
cheaper for me to drive to Leesburg than to call
Leesburg or Fruitland Park. Now, I don't understand
that. But, anyway, I can call New York, I can call to
Queens, I can call to Nashville, and the bill is \$2 or
\$3, but if I call to Leesburg, the bill is \$6 and \$7.
That's the bill, a local -- I don't know. Bell, AT&T
somebody.

But, anyway -- then another thing, I'm getting all kinds of things, franchise stuff that I don't understand. And you ask these people and you got to push -- you push 1, and you push 2, and you push 3, and you push 4, and you push 5 and when you get through you're right back to 1 again. And I still don't understand it, so I get tired and I hang it up and I go right back to the same thing again, push 1, and this woman saying, so and so and so and so and so.

Well, I don't understand that. And then I push 2, and you get that, and she don't know what she's talking about, and I don't know what she's talking about and this is just confusing. So somebody needs to get their lines together, because this is confusing, especially for senior citizens, because when you reach 65 they think, you know, you're up the tree all ready, a squirrel. Okay?

I work at the Science Center, so I know this. Not like one of those turtles that we have down there, but one of those squirrels that's dead up a tree.

Thank you so much. I'm sorry that I'm so outspoken, but this is just the way I feel.

commissioner deason: Ms. Robinson, we appreciate your candor. Could you wait just a moment? There may be some clarifying questions. I'm right here talking.

**WITNESS ROBINSON:** Okay.

COMMISSIONER DEASON: Are there questions?

WITNESS ROBINSON: I wish you'd come down here and look at this bill for me.

commissioner deason: Well, that's what -we're going to ask you if you can provide -- is that
an extra copy or can we --

WITNESS ROBINSON: Oh, no. I brought the 1 copy for you to see. 2 **COMMISSIONER DEASON: Okay.** 3 WITNESS ROBINSON: Because I don't like this 4 5 at all. COMMISSIONER DEASON: Well, I understand. 6 witness ROBINSON: You want my bills? 7 COMMISSIONER JACOBS: Yes. 8 WITNESS ROBINSON: You going to bring them 9 10 back to me? commissioner Jacobs: I will. I wouldn't 11 12 cross you, for sure. WITNESS ROBINSON: I don't want you to cross 13 me, but, sweetheart, when you're old and you have to 14 look at the money, and when you get your retirement, I 15 can't go down the road because I've got to pay the 16 telephone bill. 17 COMMISSIONER JACOBS: Yes. 18 **WITNESS ROBINSON:** Okay? 19 COMMISSIONER JACOBS: We'll take a look at 20 these and give them right back to you. 21 WITNESS ROBINSON: All right. Put them 22 right back in order just like I have them. 23 24 **COMMISSIONER DEASON:** Thank you, 25 Ms. Robinson. We're going to review those. We're

probably going to have Mr. Moses look at those as well, and see if there is anything that we can do to help explain those. And if there are any inappropriate charges, we'll try to identify them.

witness ROBINSON: That is what I want you to do. I just want you to help me bring this bill down, because I'm an old lady on Social Security and retirement. Okay?

commissioner deason: Yes, ma'am. We'll do
our very best.

witness ROBINSON: I sub to pay the bills, so I don't take a trip because I got to sub to pay the telephone bill.

commissioner Jacobs: Ms. Robinson, before you leave, would you see the young man outside? I think he should have some information on a program that we call Lifeline. I do not know if you qualify for it, but if you would, look at that information and if you have any questions give us a call. And I think you may qualify for that. It gives you a slight discount on your monthly phone bill.

witness robinson: So, I have all three of my children out of state, and then I have to call them, because when you get educated you forget to write.

COMMISSIONER JACOBS: Now, it won't discount 1 your long distance, but it will discount your local 2 bill. 3 WITNESS ROBINSON: My local bill -- well, 4 that will be fine, too, sir. 5 **COMMISSIONER JACOBS:** Okay. 6 COMMISSIONER DEASON: Thank you, 7 Ms. Robinson. 8 MR. BECK: The next witness is Valerie 9 Knudson. 10 11 12 VALERIE KNUDSON was called as a witness on behalf of the Citizens of 13 14 the State of Florida and, having been duly sworn, testified as follows: 15 DIRECT STATEMENT 16 witness knudson: Hi. My name is Valerie 17 Knudson. That's K-N-U-D-S-O-N. I live at 1710 White 18 Avenue. That's Orlando, Florida 32806. 19 I'm here because I have been fighting for 20 four to five months now on a problem that started back 21 in November when I was slammed. My long distance 22 company, obviously, was changed without my approval. 23 I have spent probably 20, 25-plus hours on the 24

telephone trying to cure this matter. In January,

The first thing that I'm really upset about

January 4th to be exact, I had finally reported this to the Public Service Commission. Not only was I slammed, I have been crammed, too, as well. I have probably about -- right now I'm holding \$322 and some odd cents worth of calls to Haiti that are not mine.

I agree with Ms. Robinson about when you dial in to get help from any of the services, phone services, and I have had problem with the public service as well, trying to get through on their telephone, I keep rotating around on this automated attendant. And I'll tell you, the other day I called, I think it was the 31st of March, I called the Public Service Commission once again to tell them I've now got a third bill with charges on it that was like \$222 and some odd cents on this last billing cycle. It took me — first of all, it took me 20 minutes to go through and finally speak to somebody. And then I asked to be connected to the gentleman that was supposed to be helping me, and I got a voice box.

At this time, I feel that I have put too much time and effort into trying to cure these charges that are not mine to Haiti and to Pompano, and places that I don't even have people. I don't -- you know, I don't call there. I just don't.

is somebody switching my phone over to another long distance company without my knowledge. Now, I've had this phone number since 1975. And in November it was switched over to MCI, and I've had terrible response from MCI in trying to cure and solve this problem, taking these charges off of my bill.

Many times when I've called MCI I've been hung up on, purposely hung up on. I'll be talking, the next thing you know I've got dead air. They've hung up on me. I just don't know what more I can do to try to resolve this matter. I followed everything that I needed to do to get those charges taken off, and I'm still getting them.

And here is the stack of bills. These are all the bills here, right here, that I have all these charges on. And I've been going through this long, and I'm quite upset about it. I've lost a lot of time on the telephone trying to cure this problem.

Now, I would like to make a suggestion to the Public Service, and to whoever else would like to listen, that if these things can be documented, I think that these companies that are causing these infractions -- which this one has been proved to be an infraction. Nobody authorized them to do this. I think, first of all, they should have triple fines.

Okay? It happens once, I can understand. It's a possible mistake. But this thing has been going on for four and five months.

Second of all, I have wasted 20-plus hours on the telephone trying to cure this matter, and I would like to be paid for my time. I would like to be paid for my hours that I've spent on the phone trying to do somebody else's job.

And that's pretty much all I have to say, and I would appreciate somebody trying to help me out with this matter.

commissioner deason: Okay. Let me -- I'm sorry. Let me address. You have tried to call the Public Service Commission. You've had some difficulty in that. And for that --

witness knudson: Right. They've been trying to help me out, but I have difficulty. When I need to speak to a human being, I'm having difficulty being able to get them at the time. I only have so much time in a day to spend on the telephone.

**COMMISSIONER DEASON:** I understand. And we do apologize for that.

witness knudson: I understand that you all are very busy. I can see that we have a nice little crown in here today. I can understand you all being

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busy, and whatnot. But a lot of times when you leave messages on a voice box, you never get a return call.

COMMISSIONER DEASON: I understand. We're in the process of trying to increase the number of personnel as well as the number of lines and the automations used in responding to inquiries from the public. In all honestly, we've been over overwhelmed with the increase in the number of incoming calls to our 800 number. In fact, we have a proposal in front of this session of the Legislature to get additional funding so that we can more accurately respond and more timely respond, because we know -- our system is such that we know that there are a backlog of calls. Some people, in all honesty, get frustrated and hang up before we are able to respond. And those people that are patient and persevere it is really too demanding. It's not fair to them to be put on hold for that length of time. So we're aware of that problem. We're in the process of addressing it.

But with the slamming problems that we've had in the past, with cramming, with persons calling, trying to get information, with all of the changes that are taking place in telecommunications, and in all honesty, that's quite confusing.

WITNESS KNUDSON: Right.

COMMISSIONER DEASON: We realize that.

witness knudson: I've worked in telecommunications, so I understand that part.

commissioner Deason: And there's been a new telecommunications that was passed at the federal level, as well as one that was passed at the state level. So we're all involved, to some degree, in a state of change. And whenever there is change, there are inevitably problems and legitimate complaints and legitimate questions for information as to how to go about getting matters resolved and how to make informed decisions as a consumer.

So we're in the process of addressing that. Hopefully, we will get the necessary resources so that we can be more timely in our response.

As far as your slamming problem, I take it that that has not been resolved.

witness knudson: Well, the -- I switched it back and did this thing called PIC.

COMMISSIONER DEASON: A PIC freeze.

withess knudson: But the problem is, is even after the Public Service Commission has sent them a letter and charged them with an infraction, I'm still receiving -- I've received two more bills since -- okay. They were February and March calls

that I have received since they've been charged with the infraction.

commissioner deason: Are you being charged for those in a separate bill or is it part of the bill from the local company?

withess knudson: It's all -- it's in -- all combined with my regular monthly bills.

**COMMISSIONER DEASON:** You receive service from which local company? Is it BellSouth?

withess knudson: BellSouth. And the person that did the slamming on me was MCI. I use AT&T, to be quite honest. I've been with them. I'm happy with them. They've never done anything like this to me. You know, I understand their charges.

But MCI, I don't know what the problem is
there. I just know that when I have called there,
I've been hung up on, I've been screamed at. Just
last week I was screamed at by a lady there named
Helen -- I'm not going to give any last names or
anything -- because she said she didn't see these
charges in her computer system. I said, "Ma'am,
they're right here on my billing." And I had
BellSouth on the phone at the same time. And she was
trying to argue the case, and the lady was quite rude,
you know. And I just can't take anymore of it. It's

making me such a nervous wreck to try to cure this matter.

commissioner Deason: Has BellSouth tried to
work with you to address this --

witness knudson: I finally got a little girl last week and she did try to help me. She -- we did a conference call with MCI. And the lady started yelling at me, and I said, "You see?" I told this BellSouth girl, I said, "Do you see what I've been going through trying to cure this matter? You see what I've been going through?" The lady was obnoxious and rude to me. And I have a legit problem and they have been charged with an infraction.

your bringing this to our attention. I'm going to ask
Mr. Moses to review those bills and see if we cannot
expedite getting this particular complaint resolved.
Obviously, if you've spent 20 to 25 hours, that is
probably about --

WITNESS KNUDSON: I've had it.

**COMMISSIONER DEASON:** -- 20 hours too many.

WITNESS KNUDSON: Exactly. And like I said, I'd like to be paid for my time, those 20, 25 hours
I've spent trying to cure this problem. I'd like MCI to pay me for that time.

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commissioner DEASON: Let me explain one other thing, too. And your suggestion is a good one, and, in fact, the Commission took action. The early part of this year we adopted a new rule concerning slamming. It probably wouldn't affect your situation, because your slam took place in November of last year. But we do have rules in effect now.

When a customer is slammed, that the first 30 days of service is free. In the sense that in the case that you were slammed by MCI, the first 30 days of service from MCI would be free and you would not be liable to MCI. And, in effect, it's a penalty towards MCI, and it is a benefit, to some extent. In a way it's a payment to you for the frustration of having to deal with a problem. At least you do get some benefit of free service, and it acts as a deterrent to the companies. It would no longer be profitable for companies to engage in slamming.

That was part of the rationale that the Commission used to adopt that rule. It was not favorably looked upon by the companies, but through the effort of the Public Counsel's Office, the Commission and the Attorney General's Office, that was part of our rule.

So we're hopeful that in the future, that

that rule provision, as well as many others that we've adopted concerning slamming -- it probably will not totally eliminate slamming, but we hope that it will certainly be a deterrent and will minimize the problem, because it had gotten to the point that it was -- it was a pervasive problem and that action needed to be taken. And we're hopeful -- we're monitoring the number of complaints that come in after the adoption of our rule, and we're hoping to see a downward trend in the slamming situation.

But if you will provide your bills to

Mr. Moses -- he is seated up here right beside

Ms. Caldwell -- we will try to expedite getting those

slamming -- your slamming complaint resolved.

withess knudson: Right. Slamming and the cramming part has not been resolved, either. That's my main issue at this point is the cramming, because I'm now holding \$322 and some odd cents worth -- a couple of months worth of long distance charges to Haiti, and so forth. Actually, they're international charges.

commissioner deason: Who -- which company is billing you for the --

WITNESS KNUDSON: MCI WorldCom.

COMMISSIONER DEASON: MCI. And they were --

you did not make the calls and then on top of that MCI was not your authorized carrier?

WITNESS KNUDSON: No, they were not.

**COMMISSIONER DEASON:** We'll look into that matter as well.

WITNESS KNUDSON: Okay.

commissioner Deason: Okay.

WITNESS KNUDSON: Thank you very much.

**COMMISSIONER DEASON:** Thank you. I'm sorry. Are there questions?

MR. BECK: Could I ask you one question.

These MCI charges for calls to Haiti that are on your BellSouth bill, did you ever ask BellSouth to take it off your BellSouth bill?

WITNESS KNUDSON: Yes, I have asked

BellSouth to remove it. And they said, sorry, that

they cannot. Just to pay what -- if I'm disputing

this amount, that they will make a little note in my

thing, but just to pay my regular bill. And usually

they'll add up what, you know, these MCI charges are

and minus that from what I have to pay BellSouth. But

until last week when I finally got a girl out of the

Miami office that had seen this problem, I guess a few

times before, and got ahold of MCI, and I still

haven't gotten any results from it, though, as far as

| 1  | a letter or any credits or anything like that.         |  |
|----|--|--|
| 2  | MR. BECK: BellSouth won't take it off until            |  |
| 3  | MCI says it's okay?                                    |  |
| 4  | witness Knudson: Right. What has to                    |  |
| 5  | happen, I'm told, is MCI has to send this credit in.   |  |
| 6  | It's some kind of credit slip or whatever. They have   |  |
| 7  | to send that into BellSouth before BellSouth will take |  |
| 8  | those international long distance calls off my phone.  |  |
| 9  | MR. BECK: Thank you.                                   |  |
| 10 | COMMISSIONER DEASON: But you were never                |  |
| 11 | threatened by BellSouth to have your service           |  |
| 12 | disconnected for nonpayment? They explained to you     |  |
| 13 | that you could dispute that amount and that your local |  |
| 14 | service would not be jeopardized?                      |  |
| 15 | WITNESS KNUDSON: Correct.                              |  |
| 16 | COMMISSIONER DEASON: Okay. Any other                   |  |
| 17 | questions? Thank you.                                  |  |
| 18 | MR. BECK: The next witness is Steve Rayle.             |  |
| 19 |  |  |
| 20 | STEVE RAYLE  |  |
| 21 | was called as a witness on behalf of the Citizens of   |  |
| 22 | the State of Florida and, having been duly sworn,      |  |
| 23 | testified as follows:                                  |  |
| 24 | DIRECT STATEMENT                                       |  |
| 25 | WITNESS RAYLE: My name is Steve Rayle. I               |  |

live at 4275 Perkinshire Lane in Orlando. And I have a very brief statement.

I, too, have been crammed. My son once filled out a card for a drawing that offered a very nice prize. Soon thereafter I found what would have become a continuing bill, continuing monthly charge added to my telephone bill. There was another occasion that I declined a telemarketer's offer. They billed me for it anyway.

I believe that a public utility is not serving the public's interest by acting as a third-party billing agency. I don't think it can ever be regulated properly and abuses will continue. I submit that no public utility be allowed to enter into private agreements with private business in order simply to act as their billing department. They should not be allowed to do it at all. That's all I have to say.

commissioner deason: Thank you. Let me ask you one question. Have you been informed of a billing block option?

witness RAYLE: I'm aware that that option may be available. The last time I talked to the phone company they told me there was no such option.

COMMISSIONER DEASON: Okay. And if -- you

would be interested in having that option if it were 1 available? 2 WITNESS RAYLE: Absolutely. 3 COMMISSIONER DEASON: Okay. 4 MR. BECK: Sir, if you could, what were the 5 names of the companies that put the charges on your 6 bill? 7 WITNESS RAYLE: The one where my son filled 8 out the card, yes, I did call them, and they refused 9 10 to take it off. They refused to remove it. I called 11 the phone company and refused to pay it. Eventually 12 it was removed from my bill. 13 MR. BECK: Do you recall the name of the company? 14 WITNESS RAYLE: No, I do not. 15 MR. BECK: Okay. 16 WITNESS RAYLE: It was a travel company. 17 filled it out to win a pickup truck in a drawing. And 18 then -- I think the bill was \$20 or \$25 per month 19 20 recurring charge. Thank you. 21 MR. BECK: Sir, let me ask you COMMISSIONER JOHNSON: 22 one question, though. From your testimony then, your 23 position on our rules would be that we should have a 24

rule that would not allow third-party billing at all?

Because there are two issues here: Whether or not we 1 should give the user the discretion and for a user to 2 be able to say, yes or no, or whether we should just 3 not allow it even if the user wanted some one 4 consolidated bill. Now, are you testifying that we 5 shouldn't give the user the option? 6 WITNESS RAYLE: That is correct. 7 believe it serves the public interest at all to act as 8 the billing department for a private business. If 9 someone wants to buy a product or a service, that 10 business can bill them through the mail. It doesn't 11

COMMISSIONER JOHNSON: Thank you.

WITNESS RAYLE: Thank you.

have to come through a utility bill.

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commissioner deason: Thank you, sir.

WITNESS RAYLE: Thank you.

MR. BECK: Next witness is Leola Govneau.

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### LEOLA GOVNEAU

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn, testified as follows:

### DIRECT STATEMENT

witness GOVNEAU: My name is Leola Govneau, and I live at 403 East Jackson Street. I'm here to

ask one question, not only for me, but for a friend that is out of town, and she was very upset about that. This -- on her bill she has charges -- it says total other charges and credits \$1.78. What is that total -- what credit is that for? What charges is that for?

commissioner deason: We probably would need to look at the bill to try to get a better understanding of what that is. It is under the category, total other charges and credits?

**WITNESS GOVNEAU:** Other charges and credits, uh-huh.

commissioner deason: Hopefully, Mr. Beck can give us some indication as to what that is.

MR. BECK: I'll give it a try. There are two items that make up the \$1.78. The first is from AT&T for a universal conactivity charge. A lot of companies call that different things, but that's a charge from AT&T that helps pay for some federal programs.

WITNESS GOVNEAU: Helps to pay for what?

MR. BECK: For federal programs, such as

Internet for schools and libraries. The long distance companies -- this is a charge that each long distance company can do it differently. Some don't have it at

all; some do. And the ones that do, the charges vary.

And that's what AT&T does for that one.

I can't tell you -- the other one just says call a number for an explanation. It doesn't say what it is. There is one that says carrier lane charge for 85 cents. Again, that's an AT&T charge. That's what they call it. I'm not -- I'd only be guessing if I told you. I think I know what it is, but I'm not sure so I'd rather not. Those are the two charges there.

representative from AT&T here today? I'm sorry.

Ma'am, could you come to the microphone and just identify who you are and there may be some other customers who have some questions concerning AT&T charges.

MS. PERKINS: My name is Noel, N-O-E-L.

Last name is Perkins. I'm with AT&T, part of the

Public Relations Department. I'm not sure I can

answer every question, but I'd be glad to look into

them all personally.

commissioner deason: Well, if you could look at this particular billing and provide information to Ms. -- is it Govneau?

WITNESS GOVNEAU: Yes.

COMMISSIONER DEASON: Concerning that, and

Ms. Govneau, if you do not get a satisfactory 1 explanation, please let Mr. Rick Moses on our Staff 2 know and we will look into it further. But she is --3 I'm sorry. Your name is Perkins? 4 MS. PERKINS: Noel Perkins. 5 COMMISSIONER DEASON: Noel Perkins. 6 Ms. Perkins is with AT&T, and she's offered to explain 7 that to you and hopefully you can get a satisfactory 8 answer to that question. 9 Thank you. WITNESS GOVNEAU: 10 COMMISSIONER DEASON: Do you have other 11 matters that you wish to address the Commission about, 12 Ms. Govneau? 13 WITNESS GOVNEAU: Excuse me? 14 COMMISSIONER DEASON: Do you have other 15 matters you wish to tell --16 17 WITNESS GOVNEAU: No, that's the only thing. 18 I'd like my bill back. 19 COMMISSIONER DEASON: Yes, ma'am. Commissioner Johnson is looking at it right now and 20 we're going to get it right back to you. 21 COMMISSIONER JOHNSON: 22 Ms. Govneau, I'm Commissioner Johnson and I was reviewing your bill and 23 this has been a confusing proposition because -- and 24

this is for all of the customers. There are several

new charges that are starting to appear on customer's bills and they've been appearing for the last eight months or so.

One of the charges that's listed here under other charges and credits is the universal service conactivity charge. Now, that's not a charge that the state commissions can authorize, but it's a charge that the Federal Communications Commission authorizes and Mr. Beck was absolutely right. When Congress passed the Telecommunications Act in 1996, they said that not only should we make telecommunication services affordable to the average citizen so they can talk on the phone, but that we should do something for schools and libraries. And also they expanded the program for low income individuals.

The FCC approved a program that collects quite a bit of money from long distance companies. It's over \$2 billion a year for quite a few different programs. Those companies, in turn, have the option, they are not required to try to recover it from customers, but they have the option of requiring it -- recovering it.

It looks as if AT&T, they have a flat charge that you and this particular user will receive every month for 93 cents. That's the contribution back to

those particular programs. One of the good things about AT&T's bill is that they do give you a 1-800 number that you can call. If you call that 1-800 number you will get a prerecorded message that will explain why you're being charged the 93 cents.

The second charge, that's the 85 cents, is another federal charge and those dollars actually go to provide you -- and this gets very confusing and we'll, off the bench, explain that, too. But it provides you with access to your long distance provider. The 85 cents used to be collected from when you made a call, the minute of use. You never knew it because it was bundled into your minute of use. And what they've now down is they've made it a set fixed charge so you'll probably see that 85 cents every months too.

Both of these charges, they're being debated and discussed on the federal level as to whether or not they're fair and as to whether the FCC used the right format to collect the charges. So they're still under review. But at least luckily with respect to the bill from AT&T, they provide you with 1-800 numbers that will help explain those charges.

But you raise a very, very good point because what's happening is, often times -- and I

think one of the ladies mentioned -- we have other providers that are putting additional charges that aren't being explained and they don't have the 1-800 numbers so we all have to look at our bills very, very carefully and it can be a confusing proposition.

So to the extent that we can help you or the company can help you, we will endeavor to do that.

But I did want to explain these two charges because there are probably several of you, that you may not have AT&T as a provider, you may have MCI or Sprint, but you will start seeing that universal conactivity charge; another charge called the carrier line charge. That's not something that we have jurisdiction over here at the state level. They're federal charges.

And a third charge that we'll probably hear a little bit about is the number portability charge. That's another federal charge that the FCC allows providers to recover the cost of putting in the necessary software and equipment so that even if you changed your local provider, you can keep your number.

But those are the kind of confusing issues that we're here to try to help you with today, and help you -- we may not be able to help get rid of all the charges but we'll certainly try to explain them. Thank you for your testimony.

commissioner Jacobs: If I can add a brief footnote, Ms. Govneau. If I could add a brief The thing that troubles me a lot about this footnote. is that the implication is you see all these charges, that they're new additives to your bill. You're 5 paying more for those services that you historically 6 paid for. That is to some extent true, but by and 7 large these charges have been there in the past. 8 They've just been incorporated into a lump sum amount 9 10 that you would see. Now with the advent of competition these carriers want to narrow down their 11 12 cost structure as much as possible so that the recovery mechanism is to pass them on separately. 13 Some of them are new charges, but a lot of them you've 14 had to incur those before. You're just now seeing 15 16 them on your bill separately.

> Okay. Thank you. WITNESS GOVNEAU:

COMMISSIONER DEASON: Thank you, ma'am.

MR. BECK: The next witness is Kelly -- and I'm going to spell the last name. P-A-U-C-H. Arlington Street.

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## KELLY POWELL

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn,

testified as follows:

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DIRECT STATEMENT

WITNESS POWELL: My name is Kelly Powell. P-O-W-E-L-L. And I live at 713 Arlington Street, Orlando 32805.

I had no idea I being crammed since June of I have relatively high phone bills and my last year. husband and I had said we're going to bring these They continued to go up. And when you have 15 down. plus pages some months and they're stuck on Page 5 and Page 10, sometimes I just read it and I pay the bill and I go on about my business because I assume I owed that bill because I know I make a lot of long distance phone calls.

And in looking the last two months, started actually going through these phone bills because they still weren't dropping and it's just been me at home, on Page 5 there's one from USPC Billing and they've charged me since June of last year for an 800 voice mail to the sum of \$33.78.

The second company, which is several pages down with long distance phone charges in between, is another one called Integretel Incorporated and they're associated transmissions also for powerful 800 voice mail for \$41. With taxes and everything else it comes to \$43.28. I have been slammed for over \$602 to date. As of last week I finally got credit for \$543 of this. And they still owe me \$59 which I was told numerous times to be patient.

I have written the FCC because when I first found out about this I asked BellSouth what can I do.

And working in customer service over the phone, I know you can make complaints to FCC so that's exactly what I did. I wrote them a letter and told them about this.

And I -- BellSouth, I mean, my phone has been cut off at one point because these bills kept, you know, they just kept climbing on me. They never told me -- you know, and it would be helpful, too, to say, hey, did you know you're being charged an extra \$80 a month for something that is not your phone service. Because I have voice mail which I pay a complete package deal for an 800 number voice mail and you name it, through BellSouth. And this is \$80 a month.

I then called both of these companies.

Spent countless hours going through their prompts and then getting people that hung up on me, told me that, "This is your service. You requested it." I said, "Well, I'd like to see something in writing with my

signature on it." They cannot produce anything like that. And then I was told we have your voice on -you know, I guess, on tape. I said again, I would like to hear that also. Neither one of these companies can produce me with anything that I had given them authority to charge my bill \$80 a month, in essence.

And I've had to fight all my days off to get the \$543 back which I am grateful for because I paid it and it was mine. Like I told them, they fraudulently took my money and they could not explain to me what this was. I asked them what is an 800 voice mail. "It's yours. You know what it is." "I don't know what it is." I never could get a square answer on what exactly I was paying for and then to go through this. I mean, having to speak to supervisors and say, you know, take my name off this list.

At one point they again charged me for March. It's on the bill. And they said, "We will refund you. It could take one to two billing cycles." I said, "Well, I thought two months ago you took me off your" -- this -- take me, black list my name is what I told them to do. I don't want any part of this.

So I'm still fighting with that. And

BellSouth, I called them. They've been, to an extent, helpful and they went back through December and took off all the late charges off my bill, you know, like \$30, \$40, which was nice. But again, it should have been all the way back to June because I'm still the one eating the taxes because neither one of these companies wants to take responsibility for the taxes charged which is minimal, but it's still the point. I was charged this and I paid over \$602. So that's really all I have.

COMMISSIONER DEASON: Let me ask a question.
You actually had your service disconnected?

WITNESS POWELL: Yes, I did.

commissioner DEASON: Okay. Was that -- you wanted it disconnected yourself or was it for nonpayment?

WITNESS POWELL: Nonpayment. Because, like I say, these things kept climbing on me here. I was getting hit for \$80 a month. And unfortunately -- and my error, not going through page by page. I would look through all the long distance. I'm like, okay, you know. But again, these are stuck in different parts of your phone bill and when you look at it, it looks very legitimate because it tells you about the taxes, the credits, the receipts, your -- you know,

everything.

commissioner deason: Your service has been
restored now, is that correct?

within 24 hours, but, you know, I kept telling them, what is going on here that I can't seem to get this under control.

**COMMISSIONER DEASON:** Did you have to pay a reconnect fee?

WITNESS POWELL: Yes.

commissioner deason: Was that waived after
this matter --

witness powerl: You know, I hadn't thought about that. It was not waived. So I can go back and check with BellSouth on that. They gave me, like I say, back from December through now the late charges that I guess they -- she said because I told her what had happened, and she said, we'll just go back and calculate and give that to you regardless if that was what it was for or not because of the cramming situation.

COMMISSIONER DEASON: You should contact
Bell about the reconnect fee and if you don't get a
satisfactory response, please call us at our 800
number and we will see if there is anything that we

can do concerning that reconnect fee.

Let me ask you another question. I take it from your testimony that you were crammed and for a number of months, and then after you reviewed the bill you found these changes. I also take it from your testimony you feel that it would be helpful if there was some requirement that a customer be put on notice when these charges first appear so that you don't go months and months paying without the knowledge that it's on your bill.

witness powell: Even as far as when your bill comes out, if you're with whomever your long distance carrier is, their charges are categorized on one page. Even -- I mean, with miscellaneous charges and credits, these are five pages apart. Even having them together so that does stick out more so than it being five pages apart, and especially if you have, you know, you use different carriers, if you're out of town. I travel a lot so my bill contains a lot of different things.

And unfortunately, again, I should have paid more attention, but you don't expect things like this to happen to come in through your local carrier that you're not aware of because when you talk to them, you ask for packages, they sell you packages. That's what

you think you're getting. And when you see voice mail, I know I have voice mail but I didn't know I paying \$80 a month for voice mail.

Like I say, these two companies have just been so hard to deal with. I mean, hanging up on me, telling me, you know, "it's yours, you have it."
"Well, explain to me how I use it." "Well, you've got all the information." You know, just these two companies, and it's very hard to deal with that because you're relaying back and forth between them and BellSouth. It's just very frustrating.

commissioner deason: In our slamming rules, which I addressed a little earlier, we have a provision which requires customers be notified that there has been a change in their long distance carrier and the idea is to put customers on notice that the change has taken place and if it is not an authorized change, then the customer knows at the very beginning that there has been a slam and he or she can take remedial action so get that situation correct.

So you're suggesting then that when there is -- the first time there is a new charge on the bill for these third-party vendors, that there should be some notice other than just putting it in somewhere in the middle of the bill? That there be a notice that

there's a new charge on the bill?

witness powerL: Well, I agree with the gentleman. I mean, as far as -- I mean, if you order something like a beeper or a phone and you opt to have a separate charge, it shouldn't just be incorporated and slid in to my phone bill.

COMMISSIONER DEASON: You would prefer that not even be allowed to bill on your phone bill?

witness powerl: Yeah. Because, I mean, I didn't ask for it. It just -- the way it just slides right in there, even if it was on a separate page, if it couldn't go that far to a have a third-party billing, that way it alerts you, hey, what do I got here from this Integretel or this USPC. Who are these people and what do I have?

I mean, I don't see where they have a right to charge me as a consumer through BellSouth on a something that doesn't even relate to them. I'm paying BellSouth for BellSouth's local charges, whatever, and the choice of my long distance carrier. That's it. That's all I want from them.

And I don't see, like you say, how these people can come in and give you something that you have no idea what it's about, never have anything in writing about it, but yet they can continually charge

you and then give you a lot of lip service on why you owe this money, you know, and be patient, we're going to take it off your bill. It should be taken off immediately, you know. And that's just very frustrating. I mean, if it was a very minimal amount, but \$600 is a lot of money.

**COMMISSIONER JACOBS:** This was approximately \$80 a month over --

**WITNESS POWELL:** One company was \$43.28. One was \$33.78 since June.

commissioner JACOBS: When you discovered it, you discovered it soon after you began to --

witness powerl: No. Honestly, like I say, my phone bills are relatively high. So they fluctuate quite a bit and so I told my husband, we got to bring these down, and we both were being very conscience about them going down and our phone bill was still staying, you know, up there. And I should have looked at it at that point, but like I say, when you have pages, I just didn't go through every page.

COMMISSIONER JACOBS: That's understandable. What I'm concerned with is how long after you began your efforts to get the charges removed did they stop billing you for them?

WITNESS POWELL: December is when I

really -- I started investigating this.

**COMMISSIONER JACOBS:** And they stopped billing you when?

got -- they gave me a credit, but I still got charged
for March.

WITNESS POWELL: I got charged for March.

And the thing is, when you call both of these

companies, they will not remove the charges until I

get my April statement, which I haven't received in

the mail yet.

commissioner Jacobs: For the most recent
bill you got, those charges remained?

witness powerl: It was on my March statement and then they said that they went ahead, and it was -- BellSouth was -- or these companies both said they charged me for April, or it will be on my April bill for March. Let me say that back. And that I would have to call them back again, which is another minimum 20 minutes on the line with each company, to get the credit for one month and then they assured me my name is off the list, that I won't be charged for April. But it will be on my April bill for March because they said they're a month behind. But still

it should have been taken off in December when I made the initial phone call and still not have been charged January, February, or March.

And you know, I told them, can't you just document my name, whatever, in the computer and put, please remove charges. And they said, no, you will need to call back and go through this whole process again and that frustrates me. Because working on phones with computer, I know you can document things. It should come up as a whatever, to say this person is owed this money back in error and they will not even do that. You call us or you don't get your money back is basically the bottom line. So that's where I'm at.

MR. BECK: Ma'am, when you first noticed these charges did you call BellSouth or did you call the other companies?

WITNESS POWELL: Actually, I called

BellSouth first because I asked them, I said, who are

these people and she said -- they -- both times they

said, well, there's an 800 number at the top of your

statement, which there is, for billing questions. And

she said, you need to call them and find out what this

is and that's when I called them and they said, well,

you know, we can -- I had to go start disputing it.

And BellSouth was -- they went back and figured out

how long I had been charged this for because the other company said they could not -- they could not tell me that information.

MR. BECK: So BellSouth wouldn't take it off? They referred you back to Integretel?

WITNESS POWELL: They referred me back.

BellSouth did tell me, you've been being charged since

June. And so she said, that's what you will need to

go after and target that date forward and that's will

I did.

And then BellSouth showed, I guess on my profile or whatever it is in the computer, that a credit of \$602 was in dispute and so that they didn't really harass me for that amount and that's how it's been played up and I've had to go back and forth.

Once I call one, I call and say, you know, so many weeks later, did you receive the credit and so on and so forth.

commissioner johnson: Did you say you
weren't refunded for the taxes on the --

witness powerl: No. I was refunded -- out of \$602, I have \$543 to date credit on my phone bill and I have \$59 still owed to me and both of them kept saying we're not going to charge. You have to -- both of these companies that charged me for 800 voice mail

said, "Well, BellSouth is responsible for paying you for the taxes because they charged it." And then I called BellSouth and they said, "No, this is charged through them, so they owe you this money." So I still haven't been given who owes me, you know, for the taxes.

commissioner Johnson: Make sure you get with our Staff and with respect to ensuring that you do get the full credit because you shouldn't pay taxes on a service that you didn't order in the first place.

And one of the issues that you raised, I guess I kind of direct the question to Staff.

Certainly I appreciate your comment with respect to there shouldn't be this kind of billing on your telephone bill at all. But your secondary comment that, if it is, that it should be separately delineated and clearly identifiable. Do we have anything in the rules that would go to that particular issue? That is, billing format and making the bill so that it's more understandable and it will alert the customers when their nontelecommunication service is the actual bill?

MS. CALDWELL: There is currently nothing in this draft. However, this problem has been coming up that Staffs' been seeing, so it will be an issue that

we will be addressing in the draft -- in a rule that we take to the Commission.

witness powerl: Even if it was side by side. Like I say, when both pages say, miscellaneous charges and credits, but yet they're five pages apart, you know, that's just -- if it's the same page and condensity even just for the unregulated charges or something that is not long distance.

commissioner Johnson: Thank you. This again goes to Staff. Have we opened -- do we need to open a docket to address -- and I know we've talked about before the billing and the bill format and having a formal process to kind of work through that. Do we have a docket open or -- this is it? But it would be -- would you do it as a part of this docket or would it be separate?

MS. CALDWELL: It depends on what you want to do. What Staff intends to do is take all the comments that we feel that the -- all the comments the customers have made and try and turn it into rules that we can solve those problems. And clarity of the bill is one of the issues that we see, so we are going to try and address in our draft -- in the next draft we are going to try and address clarity to make sure that the bills are clear to the customer. To the

extent that we are working with so many different companies that whether we can specifically say, you will have this on your bill, this on your bill and this on your bill, we may give broad guidelines without trying to limit the companies too much because everyone's got their own billing formats and their software and things like that. So we are going to try and make the bills as clear as possible that explain the charges as much as possible and that will be something that we're going to attempt to accomplish in this rule.

COMMISSIONER JOHNSON: Thank you. Thank you, Ms. Powell.

MR. BECK: Next witness is D. Khandelwal.

### DEAN KHANDELWAL

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn, testified as follows:

# DIRECT STATEMENT

WITNESS KHANDELWAL: My name is Dean
Khandelwal. 8610 Vista Terrace in Orlando, Florida
32825.

I have two major problems. One is the cramming by a company -- can I give the name?

commissioner deason: Yes.

witness khandelwal: That is LD Services and billing agent for them is USBI and there is no agent number for them. They have been cramming me for \$1 at one place and \$4.95 at another place since August 31st, every month. August 31st, September 1st, October 1st, November 1st and so on.

I tried to reach USBI and they say I have to contact LDI Services and they won't give me a telephone number and after some time I insisted on talking to supervisor. Several months later they told me that they will process the credit. They process the credit for \$18 for three months, but the charge continued even after that. After that they said that they cannot do anything.

I went to BellSouth. BellSouth tried to reach LD Services. They could not reach them on telephone with the number that they had, and finally BellSouth said that they will put that as a disputed amount, I don't have to pay.

That remains disputed. They still have not cleared my account. That is one kind of problem.

Cramming from LD Services through USBI.

Another kind of problem is with BellSouth.

This credit to -- and I don't know how they computed

\$7.33. That has not yet been processed and in recent -- every month they are adding finance charges, late charges. Every month I have to call them. Fight for those late changes. Ask them how much is the correct amount that I have to pay. I pay that amount and again, next month I get the late charges. The disputed amount remains.

Just two days ago when I called them to get my payment for this month they said that, "Well, the total amount due is this much amount and that's what I have to pay." I said, "Look, that is a disputed amount." They said, "No, that includes the disputed amount." I said, "No, ma'am, it does not include the disputed amount." And finally I had to guide her to the proper page number six or seven of the bill. But this is where it says the minimum due is this much and she said, "oh, yeah, I'm sorry."

So this is the kind of thing that is happening. They are harassing me in some sense by saying, "no, that's the bill that you have to pay," and imposing that on us. That credit has not yet been processed. BellSouth insisting on the wrong payment. And those are my problems.

I have couple of suggestions. One is the PIC freeze provision. My suggestion would be that

whenever a new service is asked, the PIC freeze should be automatic. The consumer should have a choice to remove the PIC freeze if they want to rather than chose to put the PIC freeze.

And another thing is this tax. How that is charged; the different types of charges; the federal charges; the FCC charges. It becomes too confusing on the bill. And if there will be some better way of summarizing that on the billing that would be great help. That's basically it.

commissioner deason: Let me ask you a question. BellSouth has acknowledged that the late charges on the disputed amount is inappropriate; is that correct?

**WITNESS KHANDELWAL:** They have acknowledged that it is inappropriate.

commissioner deason: Okay. But they have not yet given you the credit for those late charges, is that --

witness khandelwal: They have issued a credit, but I have to call for them. But the disputed amount that remains that accrues the late charges again next month for which I have to call them again.

commissioner deason: So every month you
have to call --

been doing that for no reason. It's a waste of time.

And then many times I try to reach the supervisor.

When I ask for supervisor, sometimes they will

disconnect. Sometimes the supervisor will call and I

never get the call back. And just the day before

yesterday finally I got to talk to the supervisor.

And one of them, of course, would not do anything.

Another one said, "Yeah, I understand your problem but

we have limitations."

COMMISSIONER DEASON: Have you called the Public Service Commission with this problem?

WITNESS KHANDELWAL: No, I did not.

representative from BellSouth here today? This lady back here. If you could meet with her to see if this problem can be corrected to remove these late charges and if you don't get a satisfactory response please call our 800 number. You may have to stay on the phone for a few minutes before you get someone, but if you don't get a satisfactory response from BellSouth, please call our office and we can open a complaint on this matter and try to assist you in getting it corrected.

I agree with you, that you should not have

the burden and responsibility and the frustration of 1 having to call BellSouth every month to get something 2 corrected that they've already acknowledged is an 3 error. Okay. 4 WITNESS KHANDELWAL: With respect to Public 5 Service Commission, I had a telephone connection in 6 Tampa some time ago. There I had a problem with MCI. 7 They would not resolve. GTE would not resolve. 8 finally, to remain -- the bill remained unpaid. They 9 report it to my credit agency. On that one I did 10 write to PSC and I never got replied back. I can --11 COMMISSIONER DEASON: Do you still have a 12 13 copy of that letter? WITNESS KHANDELWAL: I sent by e-mail. 14 COMMISSIONER DEASON: By e-mail. 15 16 WITNESS KHANDELWAL: Yes. 17 COMMISSIONER DEASON: If you can give the 18 details of that to Mr. Moses. We will see what 19 happened with that correspondence and see if we can 20 assist you in that matter as well. 21 WITNESS KHANDELWAL: I will do that. 22 COMMISSIONER DEASON: Other questions? 23 (No response.) Thank you, sir. 24 WITNESS KHANDELWAL: Thank you.

The next witness is Hugh Wallace.

MR. BECK:

## HUGH WALLACE

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn, testified as follows:

## DIRECT STATEMENT

WITNESS WALLACE: My name is Hugh Wallace.
H-U-G-H. Address is 1107 East Amelia Street, Orlando,
32803.

I was slammed last year by a Texas company. Took me awhile. I got it straightened out. Like the lady said, you can sit on the phone for hours. I would sit, 10, 15 minutes waiting for -- once I connected with a company, it would take 10 or 15 minutes for someone to come on the line. And I had to go back and forth several times with this company and each time you call, you get a different person so you have to go back through the explanation and so on. Anyway, I thinking the same thing. I wish that I could have been paid for my time, the hours that I spent on the phone.

I did have a dispute. I believe -- I'm not sure last year if it was with BellSouth or AT&T, but I contacted the PSC. Wrote a letter. I think I made a phone call. And it wasn't but a couple of days later

I got a call back from one of the two companies. As I say, I don't remember which one. And the dispute was resolved right then. And then a few days later I got a call from a representative from the PSC asking if the dispute had been resolved and I was able to tell them yes. That was a very pleasant experience to have a response from PSC, you know, calling back. And I just wanted to compliment you on that.

I came really here to ask two or three questions. Not about cramming. Recently it was in the paper, on the radio and news and then this morning I heard a snatch on the radio and news about the \$3 charge that is going to be coming on, I guess, the minimum — the minimum charge that is going to be put on the bills if you do not make a certain dollar amount of phone calls. That's not going to effect me because I have more than that.

But my question was, why is a person

penalized if they don't make long distance calls? And

I talked to Mr. Moses briefly just before the meeting

and he tried to explain that, well, the companies do

have the equipment in place, it costs them money to

provide the services. But really I think that the

person that doesn't make the phone calls should not be

charged or penalized. If there -- I believe it does

cost money to put the equipment in place to make long distance phone calls, then that should be spread out over -- on the part of other charges. I don't know. But I don't think that it should penalize a person that doesn't make the long distance calls to be added to their bill. That's just a comment.

Now, area codes are changing and new area codes are being added almost daily, I guess. You try to look up into the phone book to find out where an area code is, a city, where does it fall. Well, you know, Dallas I think has at least two areas codes in the City of Dallas or that area. I have a niece and nephew there.

If you call the area code that you do have it comes back, like the other day when I tried to call, you know, they're nonexistent. So I did get ahold of an information operator and I got the correct area code. But there are -- I like Eustis. That's just up the road about 30, 35 miles. That's close to the border of 407 and 352. If I want to call Eustis, I don't know what area code to use. It turns out, I found out this morning, it is 352. How do I find out the area code?

Now, normally if you call for a long distance or call for a phone number at a distant city,

you call the area code 555-1212 and ask them and you give them the city and you're charged 50 or 75 cents for that information.

Are we -- I have not tried this. But I'm just wondering. If I want to find the area code of a particular city that's close to the border line of another area code -- and you can't tell that from these little maps in the front of the book -- can I call 1-555 -- or call an area code which I think it's in like, 1-352, which is just up the road, and then the 555-1212 and get a live person on the phone and ask, is Eustis in 352 or 904? Would I be charged 50 or 75 cents as if that was information for a phone number?

My question is, would I be charged? Is that the only way I can find an area code? You can't find it in the phone book. And you know, like the lady said awhile ago, you start punching in and punching in, finally after five minutes of punching in and listening to messages they might say, punch zero to talk to someone or punch six. Sometimes you don't get an option of talking to a real live person. You can't talk. It used to be you could call a local BellSouth office and talk to somebody, but you can't do that now. You're blocked. Absolutely blocked from talking

to a live person in almost, almost all cases. It is very difficult.

But my question is, how do I find an area code and would I be charged?

commissioner deason: That's an interesting question and I don't have the answer right here. My guess is that if you dial that number you're probably going to be charged. But if Mr. Moses knows I will have him answer, and if he doesn't know we'll get you that information.

MR. MOSES: Mr. Wallace, there is some alternative directory assistances that are available and I believe BellSouth is one of them; but I'm not 100 percent sure. I know Sprint has it. If you just dial your local 411 number or the directory assistance number for your local company, all they will ask you is the city and state and they will give you nationwide directory assistance at that time so the area code then no longer becomes a factor. You just need to know the city and state that the person resides in that you're trying to reach.

Other than that, if you do use the 1-800 area code and the 555, what you're using there is the long distance directory assistance and at that time you probably would be charged if you asked just for

the area code information.

witness wallace: I haven't used the 411 in some time and I can't remember if I actually get a recording or actually talk to a live person. It is difficult to talk to a live person.

MR. MOSES: Here's one other thing that you can do if you reach one of those recordings. Don't do anything and usually it will default to a live operator.

WITNESS WALLACE: That's what I say.

Sometimes it will say stay on the line or hit zero,
but sometimes, maybe not the phone company, but
sometimes you don't have an option. They don't give
you an option of punching zero or staying on the line
to talk to a live person. You're just in a loop.

MR. MOSES: One other directory assistance that is available to you is 10-10-9000, but you do get charged for that also, but then the area code is no longer an issue with that either.

WITNESS WALLACE: Okay.

COMMISSIONER JOHNSON: Following up on that, Mr. Moses, with the 411 you get a charge. It's just a local charge after a certain amount of calls, right?

MR. MOSES: You will get a charge on that.

WITNESS WALLACE: It used to be if you used

it three times. Now, I'm not sure. Maybe one of the representatives here -- maybe you're charged for the very first one you use.

**COMMISSIONER DEASON:** Is there anyone here that wants to address that?

COMMISSIONER JOHNSON: The local charge for 411?

**COMMISSIONER DEASON:** You need to come forward and identify yourself at the microphone.

commissioner Johnson: While he's coming up, let me ask Mr. Moses another question. If you dial your long distance operator, do they have that information? Like if I -- my carrier is AT&T and if I dial 00, do they have area code? I've always been able to get the information from just dialing 00 and asking the operator what is the area code.

MR. MOSES: I don't know, to be honest with you. I haven't tried that.

commissioner Johnson: That's what -- we need to know an official answer, but from my residence if I don't know an area code, I will just dial my operator. My carrier is AT&T so if I dial 00 I'll get a long distance operator and I simply ask the long distance operator for the area code. Now, that's worked. I'm not certain if that's official enough,

but we can follow up.

MR. REHWINKEL: Charles Rehwinkel with

Sprint. As far as 411, I wanted to make clear, you're

correct. 411 is a national directory assistance

service that we provide.

I do not know the answer but I will research it and let the Commission know so that you can relay that information to the customer and anyone else that wants to know about it. If you just ask for the MPA or the area code, will you get a charge. And I don't know the answer to that question. But if you dial 411 and you ask for a number that is outside your local calling area or your -- the MPA that you're served by, the charge is higher than the standard charge for the local directory assistance.

So I just wanted to make sure that it was understood that just because you dial 411 it depends on what number you ask for as to what the charge will be. But I will find out about, if you just ask for the area code number.

MS. CALDWELL: Mr. Rehwinkel, will the operator at that point tell the customer what the charge is at the time if they ask?

MR. REHWINKEL: If the customers asks, they will.

COMMISSIONER JOHNSON: That's another issue,

Mr. Rehwinkel, that we perhaps should look into because that is becoming a big problem. The customer is not — they're not given the choice. They don't know it's a higher charge. They are given the number and then when they get their bill, even if they were expecting a 411, whatever the traditional charge might be, they've asked for a number outside of the local calling area and it's a higher rate and they don't even know to ask or to expect a higher rate.

That's something that I'd like to see Staff look into, and along those lines, I'm digressing a little bit, the same thing is happening for customers when they're trying to dial a 1-800 number. And often times, if you're dialing slowly, particularly -- well, anyone, elderly or myself. When I'm looking for a number and you're dialing slowly, often times the operator will get on the line and say, it's AT&T or MCI or Sprint, may I help you. And you'll respond, yes, and they'll dial the number for you. If they dial the number for you, they charge you a higher rate. But you have to ask, "am I going to be charged more for this?" They don't tell you. They just get on the line with a very happy greeting, "this is XYZ company. May I help you?" And they don't tell you

that you're being charged a higher rate.

That's something that I think in conjunction with this 411 and whether or not people are notified of the higher charge, that we look into.

MR. REHWINKEL: With respect to the 411, normally in the past if you dialed 411 and asked for a number that was outside that area, you wouldn't get any assistance at that point. You would have to be referred to dial the 1-511 or the 1-area code-555. So it's something that we'd be glad to work with your Staff on.

COMMISSIONER JOHNSON: Thank you.

question. It was mentioned a little earlier in the meeting about the universal service, the federal charge for putting computers in the schools and I guess, what, helping hearing impaired or elderly. I don't know what the charge is. Am I correct in saying universal service, that charge?

COMMISSIONER JOHNSON: Yes, sir.

witness wallace: Okay. I believe one of the Commissioners mentioned that not all of the long distance companies are putting that charge on, or am I incorrect, or all of them putting it on?

**COMMISSIONER JOHNSON:** They aren't required

to. They are allowed. If they want to recover those dollars, they are allowed to charge the end user, but they aren't require to. So there are some providers out there that aren't charging it.

witness wallace: You said they're allowed to recover, I think you said. Are they being charged by the federal government?

commissioner johnson: Yes, sir. Based
upon --

witness wallace: So then they're recouping what they paid the federal government? Well, aren't all of the long distance companies being charged that?

Yes.

witness wallace: Then some of them are absorbing that cost and passing the --

COMMISSIONER JOHNSON:

**COMMISSIONER JOHNSON:** Exactly.

absorbing or it's just hidden in with perhaps the minute per minute rate, and that's why you need to find out the per minute rates, as well as their policy on these flat charges and determine what's the best calling plan for you.

witness wallace: Okay. That's what I was wondering. Okay. So that's why then some of the companies vary in the amount that they charge?

commissioner Johnson: And companies assess it differently. AT&T, their's is a flat rate so you'll get, I think, 93 cents per month. Some of the companies, it's a percentage of use. So it varies month to month. Mr. Rehwinkel may know Sprint's. I think it's -- I don't want to even quote what it is, but it's a percentage of your telephone usage so it'll vary by month, but AT&T went with a flat rate.

witness wallace: When I saw that charge on mine awhile back, I called and the phone company told me what it was. It is getting difficult to know what is legitimate charges and what are not legitimate charges. You're basic, before you even start on long distance calls, it's up to 20 some dollars with state taxes, city taxes, federal taxes, these other charges that are added to it. You got a phone bill before you even start making phone calls. Okay. Thank you so much.

COMMISSIONER DEASON: Thank you.

MR. BECK: Eloise Foster.

COMMISSIONER DEASON: I'm sorry. Did

BellSouth want to make a -- clarify their 411 policy?

MR. ALLINGTON: I think it would probably be in order to do that Commissioner. Thank you very much. Gary Allington representing BellSouth. For a

local call a consumer is allowed two free listings, two free listings throughout the month. Any listing over the two free will bill at a 25 cents per listing basis or cost.

Eustis number and they dial BellSouth's 411 nationwide informational service, then the operator would note that it would be in the 352 area code and it would be transferred to a nationwide operator who then would provide that information. Assuming that the customer is only verifying the area code, there wouldn't be a fee. If the customer is looking for a number, then that fee would bill out at 85 cents for that inquiry even though that's considered and interLATA call.

commissioner deason: So if the information is just what the area code is, there is no charge for that?

MR. ALLINGTON: I'd make it quite clear they're just verifying the area code.

**COMMISSIONER DEASON:** But if they do get the actual number, there's an 85 cent charge?

MR. ALLINGTON: They would bill at 85 cents, that's correct.

**COMMISSIONER DEASON:** Thank you for that clarification.

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testified as follows:

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ELOISE FOSTER

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn,

## DIRECT STATEMENT

WITNESS FOSTER: Good morning. I'm Eloise Foster, E-L-O-I-S-E. And I live at 4259 Inglenook, I-N-G-L-E-N-O-O-K, Lane, Orlando 32839.

I'm very much like the first lady that testified. I am a senior citizen; age 70; 75% permanently disabled and 50 percent blind. I'm living on a total income of \$548 a month Social Security which means I have to budget very, very carefully and do without a lot of things in order to make ends meet.

I'm very concerned about my phone bill and charges that are being added to the phone bill each month, things that I don't ask for. Example. On basic services every month I have an emergency 911 bill of 50 cents, an FCC interstate toll access of \$3.50 and an access systems surcharge of 11 cents. Comes to \$4.11 and that money is taxed. And I'm paying a bunch of taxes on regulated and unregulated services.

I don't mind paying for what I use.

However, I signed up for MCI a couple of months ago after being hounded to death by Delta Airlines to switch over and get frequent flier miles. I happen to be a Delta flyer when I can afford to go some place.

MCI totally lied to me on their charges and they added fees for phone calls that I didn't make.

They said, you have to spend "x" amount of dollars per month on long distance or we are going to bill you for that.

And when the gentleman spoke up a few minutes ago about this extra \$3 charge that AT&T is going to assess, I heard that on the news this morning. I think it is totally unfair. I cannot afford long distance calls anymore. I should not be charged for what I don't use.

My MCI bill, back again. I was charged a national access fee, a universal service fee, and a partial minimum fee that particular month. I have since -- because I was lied to, I have gone back to AT&T.

And I'd like to say one other thing.

Everything that -- the services that seem to be provided are taxed, whether we ask for the services or not. And in addressing an issue on the universal conactivity charge and the carrier line charge, they

have doubled this month. It is not the original 93 and 80 some cents. It is now -- universal conactivity charge is \$1.86 on my AT&T charge and the line carrier charge is \$1.70.

I realize from what has been said that these are federal regulations. I don't choose to participate. I do not own a computer in my home, nor do I own a working television set. I'm a reader. Why should I have to be charged on my low Social Security income to pay for things that I don't use and I don't want. And I can tell you the public library in my neighborhood, a branch library, does have computers for school children to use after school. I don't choose to use the Internet or anything else like that.

And I'm very resentful of having to pay charges because 50 cents and \$1 and \$1.25, these little bits don't seem very much to people on -- that are working and have good salaries. But for people like the first speaker this morning -- I sat there. The tears came because I can understand her frustration being on limited Social Security.

Somebody has got to help the senior citizens and I cannot give up my telephone, ladies and gentlemen, because I am disabled. I've got to have a phone for emergency purposes in my home.

telemarketing business has gotten so raunchy here in Orlando, I do not answer my phone after 3 o'clock in the afternoon until after 9 o'clock at night because it is telemarketers. I am slammed for -- anywhere from four to 15 calls in that six hour period on telemarketers. I don't wish their product. I don't wish to buy their product. I don't wish to know about their products. And I think it's a total invasion of privacy allowed by the Public Service Commission for telemarketers to bother people, especially seniors like myself that don't want these things. It's a very frustrating situation.

My telephone bill, I have budgeted \$30 a month and I thought I would be -- that would include one long distance call a month to a grandchild. I can't make that call anymore. It's very, very frustrating. Because of all these charges that the federal, state and local are putting on our bill, and I call it cramming, and all of those charges are taxed. I'm willing to pay for basic phone service.

When Judge Green broke up AT&T my phone bill at that time was \$15 a month and I had two leased pieces of equipment. That was my total bill per month. I got rid of the leased pieces of equipment so

I wasn't charged for them. The stuff that is being sold now called telephone equipment is made overseas. It's a bunch of junk. And my bill keeps going up and up and up and up and there is no way I can cut the bill down except take out my phone, and I need it for medical purposes and for safety purposes.

I don't know what else to say to you except seniors on fixed incomes do need to be helped. Thank you very, very much for your time.

COMMISSIONER JACOBS: Ms. Foster, several things for you. I am very interested in your circumstances. We've heard this many times and I am coming to the conclusion that it's a special circumstance we have to take note of and we have to do something about that. There are some proposals out there now. But you need practical help and you need it now.

One of the things that I just discussed with Staff -- and you may want to, if you have time to stay around afterwards, get some further explanation of what I will suggest to you. But the system has become that because you have local service and you want to use long distance, you have to choose what we call presubscribe with a long distance carrier. It is that

action which exposes you to many of these charges.

You have the option not to do that. If you don't make any long distance calls or one a month, you don't have to presubscribe with a long distance company. You can choose not to and several of those charges would go away if you choose not to. Not all of them.

If you do that, you still may want to make a long distance calls, then you have some options there. And again, you want -- before you do this, you want to sit down and get some information and make a very wise decision.

Those options would you include, doing a prepaid calling card or some other things. But it goes to the issue that you're bring up, which is an important issue, is that simply merely by the fact that presubscribing to a long distance company, you subject to yourself to what is becoming a litany of charges. And I'm of the opinion that we have to do something practical and we need to do it now. And it may not be what the system anticipated and I don't know that I care about that anymore. What I'm hearing is that people have been inundated. So that is one option that you have. You can say to your local company tomorrow, I do not want wish to presubscribe to any long distance company anymore and some of those

charges will go away.

Now, again -- but don't do that tomorrow. Sit down and get information and understand what your options are if you do that. Okay. If you need some information, call my office personally and I would be happy to help you with that.

understand is the information that we gave out earlier to Ms. Robinson. That there is in that program out there, and please get the information from our representative outside, on the Lifeline program, and it may be of some small assistance to you in terms of a reduction on the local part of your bill and you may be eligible for that. I'm not sure if you are. But please get that information and determine if you are or not.

And then finally, one of the things that I heard you say was that you need to understand how to budget for your bill. I think --

witness foster: I do budget because I set aside in my budget \$30 a month for my telephone bill. It does not dare go over that. And I set aside \$30 a month for OUC. We're coming up to the heavy summer season. I cannot afford to run an air conditioner. It's going to be a very painful, hot summer for me

because I have arthritis and I am very, very bone sensitive to heat.

But I budget as carefully as I know how to make those Social Security dollars do the best job they can do for me. And my budget items match my checkbook items very carefully. And I have people where I live in the condo complex that, "we don't know how you are managing." And I said, "number one, it's by a lot of prayer; number two, a lot of faith in the Lord; and number three, very careful creative financing." I can do no more than that.

commissioner Jacobs: I'm not sure of what I was going to suggest to you so let me not make that publicly to you now. Let me find out about that, the information I wanted to give to you. Let me get more clarity on it and my office will call you. We will get in contact with you about some budgeting options. Okay. We'll do that.

witness FOSTER: I have one last thing to say. I am a product of AT&T. My father was a tool and design engineer for 40 years with Western Electric. He worked on the original atomic bomb.

If my father were alive today he would be saddened by what has happened to the company that gave him life and life support for his family for 40 some

years and I know Dad is sitting up in Heaven, looking down and crying at this mess we have today. And he was a proud person for AT&T and Western Electric and I'm here and my brothers are alive because AT&T and Western Electric gave my dad a job during the depression years and he rose through the ranks of engineering and had more patents printed or published than any other engineer in his field in the United States at the time of his death.

And I hated to switch to MCI, but I tried it and it was a total disaster. I switched right back.

I'm still having, getting charges that I can't -- I just can't absorb anymore taxes and government stuff. I just can't absorb it because my Social Security only went up \$7 a month this year and that whole little raise is going into the phone bill for taxes and things that are regulated by the government. It is not fair. And I'm part of the dying breed of seniors but some of us are feisty and we are still here. And I don't intend to be killed by AT&T -- by the phone bill.

commissioner Jacobs: Well, again, I would encourage you to explore that option that I spoke about earlier. If you indeed, only want to make one or two calls a month, I would really encourage you to

explore that option. 1 WITNESS FOSTER: Okay. Thank you very much, 2 all of you, for being here. 3 COMMISSIONER DEASON: Thank you. We're 4 going to take a recess at this time, approximately 10 5 minutes. Ms. Foster, do you have copies of your 6 7 bills? WITNESS FOSTER: I brought the last two. 8 COMMISSIONER DEASON: Commissioner Johnson 9 asked to look at those, so during the recess you may 10 want to share those with her. But we're going to take 11 a recess for 10 minutes and we will reconvene at that 12 time. 13 (Brief recess.) 14 15 COMMISSIONER DEASON: If we could take our 16 places. We'll go ahead and call the workshop back to 17 18 order. Mr. Beck, call your next witness, please. 19 MR. BECK: The next witness is Bouameur 20 Elmalki. 21

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## BOUAMEUR ELMALKI

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn, testified as follows: 1

## DIRECT STATEMENT

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WITNESS ELMALKI: Good afternoon folks. My name is Bouameur Elmalki. My mailing address is PO Box 690414, Orlando, Florida. Zip code is 32869.

COMMISSIONER DEASON: Could you spell your name for us, please, sir?

WITNESS ELMALKI: E-L-M-A-L-K-I.

COMMISSIONER DEASON: Thank you.

WITNESS ELMALKI: I have two simple questions regarding the taxes that have been charged by MCI. I called the FCC. They sent me some information. They tell me the rate, how much this will be. Then I also insist on MCI to see their justification of these taxes that they are charging They sent me a letter. The letter says, okay, we'll charge 6% on the federal universal service fee. I look up my bill. It's not the same. I do have copies and I have a letter from them.

Another thing I'd like to find out through you folks because you are controlling in the state of Florida, I guess, taxes and whatever. This thing is lumped together with the federal. They are saying, well, state and federal. I want that to be broken down. At least we know what's the federal and what's the state. At least the federal, they tell you

exactly what they are approximately charging you. And the state, we can't figure out what's going on. I appreciate that if you could help me or assist me.

What frustrates me most is I have a \$21 bill for long distance call. I was charged \$4.76. Almost like 20 something percent. Another one is \$54. Paid \$14 taxes. This is just the federal. I got mine split. When I used to get them with the local phone, the taxes are lower. When they send to me directly I started getting, you know, too much excessive taxes. So I know probably you cannot do very much but at least I need something to be broken down at least to see what I am paying for.

commissioner deason: And you're talking
about your MCI bill?

WITNESS ELMALKI: Yes. MCI. Yes, sir.

And second question, hopefully you can help me with this. Second question is about the pay telephone cards. I do a lot of business overseas, mainly Europe and Africa. And I use a lot of them, you know, \$10, \$20. Sometimes I don't finish the \$20 amount they tell you and have some time left over. When you call they say, you don't have enough money. \$1.40, something like that. I think the connection fee is supposed to be \$1.92 or whatever. And I say,

"Well, how about if I mail you this, about 20 or 30, and you give me credit." "No, we don't do that."

That's it. So what I do with this card that has \$1.90, 30 cents? I don't know if this is for local people to handle that or maybe the federal level but at least they're sold here in Florida. Florida Public Commission should look into this problem too.

COMMISSIONER DEASON: Let me ask you this.

Is it a card that can be used just exclusively for international calling?

**WITNESS ELMALKI:** Yes, sir. Most of my calls are international.

COMMISSIONER DEASON: Is the card itself, is it only good for international?

**WITNESS ELMALKI:** No. It's for domestic and international.

commissioner deason: Okay. Then, obviously, you could use it for domestic calls if you need to place any domestic calls.

witness ELMALKI: Oh, yeah. But still, I just want to call a place north of Tampa. I have \$1.14 left on the card. They said they can't because you don't have enough money on this card for local. I mean, local with respect to the state.

COMMISSIONER DEASON: Well, I'm not -- first

of all, you need to check to see if the card can be reactivated. That is, if you can purchase more minutes.

witness ELMALKI: No. This is a throw away
type of --

COMMISSIONER DEASON: Throw away card.
Okay.

witness ELMALKI: Yes. There are some that you can charge by your Mastercard or whatever. You just go this, you know, to a shop or whatever. Some stores maybe, or Wal-Mart, they sell them. They sell this prepaid phone card.

**COMMISSIONER DEASON:** Mr. Moses, do you have any suggestions?

MR. MOSES: Well, in that instance, the only thing I can think of, evidently the surcharges that they are charging, amounts to a little bit more than what he has left on the card and there is nothing in the rules that really require them to do a refund of that remaining balance. The only -- I don't know what to suggest to you.

witness ELMALKI: That's a lot of money to be wasted on each card. They can give you balance for, you know, the balance of a new card that is more or less a denomination of the cards they sell.

MR. MOSES: The way that things work when you purchase it, you get a block of money that is used and is drawn down on a connection charge, which is usually a surcharge, and that varies on the company which they have to disclose at the time of selling the card, and then there's a per minute charge.

nothing disclosed. They have a list of the countries published in the window. You buy a \$10 card. You get "x" minutes of whatever calls to "x" country and that's it. But suppose you talk to somebody five, ten minutes and you still have time left and the next time you want to call, "sorry, you don't have enough."

What do you do with the balance then?

Why don't you, when you collect a bunch of them and you add the time and they can issue you at least a -- you know. You call their customer service they say, "sorry, we can't do it." A few companies used to do it. But now some of them here in the State of Florida, they don't. One of them, as a matter of fact, is called phone cards. It's a card, yellow with black writing on it.

question. We've not encountered that problem before.

I've used cards before and it's just for domestic and

1 when the time runs out they cut you off in the middle 2 of the conversation. But your card is all used up. 3 I've never -- I take it the problem is, that there is an upfront charge for actually making the connection 4 5 before you even speak and that you don't have enough 6 money left on your card to even pay for the initial 7 connection and then you're left stranded with that amount of investment that you're not able to utilize. 8 WITNESS ELMALKI: Right. Not just one. A 9 few dozen sometimes, you know. 10 11 COMMISSIONER DEASON: And our rules don't 12

address that at all, correct?

MR. MOSES: No.

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MS. CALDWELL: No, they don't.

COMMISSIONER DEASON: All right. Thank you.

WITNESS ELMALKI: How about the taxes that MCI charges? I need a break down. I need to know why the federal government tells me that we charge for universal service fee between 4 to 5.4 and the folks at MCI they tell me 6% we charge. And then when they send you the bill it's over 6%.

COMMISSIONER DEASON: What we need to do is get a copy of your bill.

WITNESS ELMALKI: Yes, sir. I got a letter from them.

review that and if there is a mistake in calculation of the taxes, then we'll see if we can get a refund. And if it's calculated correctly, perhaps we can explain to you the rationale as to how the calculations result.

witness elmalki: All right. Thank you very much.

COMMISSIONER DEASON: All right. Thank you.

MR. BECK: The next witness is Rosalee

Hopard.

## ROSALEE HOPARD

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn, testified as follows:

## DIRECT STATEMENT

WITNESS HOPARD: Thank you. Rosalee Hopard, H-O-P-A-R-D. I live at 655 James Town Boulevard in Altamonte Springs, 32714. And I had a complaint with Integretel which I was completely naive about. I didn't even know what Integretel was. I noticed it because last August there was a charge on my bill and I don't know if Sprint made it. It wasn't among all the other lines. It was a separate page. Separate

page and it said -- and I looked at it and I said, it's billed on behalf of Bahhia Encounters

Incorporated. Bahhia Psychic. And I knew right away it wasn't mine because, first of all, I don't have a 900 number. I have a block. We can't use 900 in my house, which I have learned by not being able to call Dateline or one of those places to call up. So I can't even use 900, which at that time, I did not know that it was a 900 number until I inquired.

Absolutely not. It's against my nature. I'm a realist and I was infuriated by the Bahhia Encounters, of all things. So I called up the number that was on here. There is a number on Integretel. I called the 800 number and I said to the young man, "What is this?" He said, "Well, we're a third party. We're not responsible." And this is from -- where are they located. I said, "Miami." I said, "I want this off my bill." He said, "Well, you have to talk to your local phone company. We have nothing to do with this."

So I called my local phone number right away and I told them. Now, they must have had -- I never knew anybody was having a problem. I work for the Consumer Fraud Unit and I didn't even know about this

at the time because I wasn't really working there at the time. But I didn't realize that this was such a fraud going on. So when -- I was indignant and I said, I just want this off and I thought it would taken care of immediately.

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It's still on my charge. In fact, they billed me two more times. My phone company was wonderful. They put on there that I will not have to pay it until it's off and it's up to them to take it off. Meanwhile, I am paying taxes on it and I'm paying a late fee. Paying a late fee every month for this and it's not a large amount. It's under \$50. Because I was very vocal about this. I called. called -- I got letters from you, too. I got a very nice letter from the Public Service Commission from a young lady who took my case and she sent a letter to the man. I went and found out where this company is They are from San Jose, California. I called up their number. I wrote them a letter. I got a letter back from the customer relations man saying, "Oh, yeah, they're going to credit us." This went on It still, two months later, wasn't credited. and on.

The Public Service Commission sent them a letter and they said -- they told them they'll credit it. It still hasn't been credited since August. And

when I tried to call back I got the name of a young man whose name is Juan Perez. He's the customer relations person in San Jose in the actual main company, because the young man I called on the 800 was in Florida. He didn't know. He refused to talk to me. Now every time I try to call them, the secretary will say, "Well, who's calling please." And when I give them my name either they disconnect me, he is always in a meeting or he's always at a conference. So I guess they just don't want to talk to anybody.

The reason I'm upset about it is because it's embarrassing to me. I have never been late in my life on a phone bill. I've never not paid a phone bill on time. I've never had a problem where this -- is this going on my credit? It's embarrassing. I never had an outstanding past due balance in my life on any bill. Rent. Any bill. And it's a little embarrassing to me. I know nobody knows about it, but I don't like getting things that say past due balance for six months. I don't care how little it is. And then, of course, I'm paying the late fees on it.

When I try to -- this man in Integretel was very angry with me. And he said, "Well, we're just a third party. We have no responsibility for this at

all." I just couldn't believe he said that. I said,
"Of course you have responsibility. You're billing -you're charging people for something that they
don't -- shouldn't be charged for, that they've never
used. It's your responsibility too." It's like
saying, "Well, I didn't know the law." You can't
be -- you're still responsible for breaking the law,
even if you have no knowledge of that law. Same thing
with Integretel. Whoever their customers are, they
shouldn't be able to back them up as far as I'm
concerned.

I tried to get ahold of Bahhia Encounters.

They're in Miami. And I tried to get ahold of them.

I called them once and could never get through. It
was always busy.

Now, I went into the Internet and I asked for everything that was named Bahhia. They have a lot of psychics. They have all the psychics listed. I believe they're in Ft. Lauderdale or Miami. And nothing says Bahhia Encounters. So I don't know what name they're going under or what is going on. But I cannot find them. It's impossible. Because I would call them directly, but I cannot find Bahhia Psychics anywhere.

So that's the story. It's not a lot of

money, but even if it's not a lot of money, it's just very annoying to me that I can't get -- I can't get my phone company to just take it off and get ahold of them. It's on my phone company's bill. I love AT&T. I've always had them. This is Sprint. It's on the Sprint bill and they're very good too. But the thing is we should not have it.

We should not be forced -- the customer should not be forced to have to take this kind of abuse when it's going through our local phone companies. That's why it should be billed as a separate bill in a separate envelope right from their companies. And not -- they should not use our local companies to blackmail us. It's not right.

That's all -- I think the best thing is to have everybody bill separately. Why should they have to go through our phone company? I didn't choose them.

That's the story. I mean, I know that other people owe a lot of money and I really, really feel for them and, you know, working for a consumer affair office, I hear terrible stories like this, only not -- you know, with other kinds of fraud. It's -- for me to be involved in this, boy, I know how it feels.

So, I just wanted to say thank you for

listening to us and somebody should do something with this Integretel. Somebody else mentioned Integretel and apparently it's very well-known to all these people here. So I don't feel so alone. Thank you for listening.

COMMISSIONER DEASON: Thank you.

writing letters to Integretel. You know, you say you'll give me a credit. They keep saying the next billing cycle.

COMMISSIONER JACOBS: Have you contacted the Public Service Commission?

witness HOPARD: Yeah. I got a letter from a Tarrah Gordon. She's a regulatory agent.

WITNESS HOPARD: She wrote to them and they wrote to her. Sent me a copy saying that it will be in the next billing cycle. That was in January. So, okay. I am still waiting. But, I'm not giving up hope, you know. The next billing cycle. It's just that I have to keep paying the late fees and the taxes on it. But the Public Service Commission did at least get their attention.

MR. BECK: Did you ask Sprint to take it off your Sprint bill?

WITNESS HOPARD: Yeah, I did. They will not 1 take it off without Integretel telling them. 2 Integretel said in a letter to Ms. Gordon that they 3 did send a letter. But apparently, I don't know if 4 5 they did or not, but it's still on there and I can't get ahold of Integretel. Thank you. 6 MR. MOSES: Ms. Hopard, before you leave, 7 let me get with you and get the information from you 8

and let me assist you in getting this resolved.

WITNESS HOPARD: Okay. Thank you.

MR. BECK: The next witness is Henry Goldberg.

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## HENRY GOLDBERG

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn, testified as follows:

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## DIRECT STATEMENT

WITNESS GOLDBERG: My name is Henry Goldberg. I live at 1421 Sunnyside Drive, Maitland. I'm a small business owner; the owner of a firm called Certified Building Inspectors. And I'm here before the Commission to explain three things.

Number one, we had a problem in billing. The billing was by a third party. The third party refused to take it off for services that weren't ordered. Refused to take it off the invoice. We did write to the PSC, the Public Service Commission. We wrote to Sprint telephone people. And through their correspondence, we were able to relinquish and eliminate the charges that we had. For that, we thank you very much.

One of the others reasons I wanted to discuss this today is because although we did eliminate the charges for this one firm, we found that the same scam is being used again and again and again. In reviewing our telephone lines -- I'm going to backtrack here for a moment. We have about 10 or 12 lines in our office. They're answered by various different people, different employees that will answer the phone. That's their job. Our job is to take and we call it answer the phone and take care of our consumers.

The problem we run into is the scam, as I'm going to call it, or cramming as you call it, is a very simple thing. When that phone call comes in -- Ms. Johnson, I'm going to ask you to play the role, if you will, please. I'm going to say to you that I'm so and so from such and such marketing company. And we would like very much today to offer and give to you a

free web site. Now, there's nothing that you have to buy. There's no charges going to be made for this, but we're going to do it to test the marketing ability in our area for your product. Would you mind giving me your first name please, Ms. Johnson?

**COMMISSIONER JOHNSON: Julia.** 

witness GOLDBERG: Julia. Thank you very much. Good-bye.

Now, when you call back and find out who authorized these calls, they have the names of every one of my employees and middle initial sometimes, sometimes just a muff and there is their "authorization" to charge for that bill.

Now, that's one of the things that I know that the PSC has no control over and you can't really stop the method of solicitation. But there is one thing that you people can do and you can continue to do it.

On Page 13 of your draft, if you want to refer to that please. Item No. 14, that says the section applies to local exchange companies and to define a provider. Provider is defined as a company providing service to the end user that uses an ALEC or ILEC to bill or collect on its behalf. This includes any company that bills on behalf of the provider.

That doesn't include another situation which we run into, and I gave Mr. Beck the invoice on that.

I believe that you have it from Republic.

One of the companies -- and I'm going to name these names. It's billed on -- it's through Federal Transtel which is the one that we were able to get the billing credited with originally on one phone line and the notation here that Sprint people were able to come up with for us. It stated that it was billed on behalf of Profile National Business Directories. Now, is that a third-party or is it a fourth-party billing transition?

It seems to me that it's totally unrealistic for the ability of a firm to mail in or put into their computer charges to other companies and allow them to collect on their behalf. When we traced these companies out, it turns out that the phone numbers that we get to them, all go back to the same one individual. They have different phone numbers but the complaint department, after sitting on this for 3 hours and 17 minutes, we finally got through and it turns out that we speak to the same individual as their "complaint or public service individual". And they tell us that we authorized the charges. Again, as someone spoke earlier, they did have the name of

our employee in there.

I can't ask my employees not to talk to people or give them their name, but the scam that goes on with this can be resolved very simply, and this is one of the reasons that I want to be here today.

Because if you take and enforce what we're going to call, no third-party billing, and allow the phone companies -- I'm going to speak specifically of my own phone company, Sprint -- to do what we call blocked billing, if that is within your realm to do so, that will greatly reduce these type of things that are occurring today that cause the problem for the public. Thank you very much.

commissioner deason: Thank you. Any questions? Thank you, sir.

MR. BECK: The next witness is Alice Huang.

# 18 ALICE HUANG

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn, testified as follows:

## DIRECT STATEMENT

WITNESS HUANG: My name is Alice, A-L-I-C-E.

And the last name is Huang, H-u-a-n-g. Address is

3123 Raven Road, Orlando, 32803.

Two months ago I received an invoice from AT&T which was the overseas call. I made -- the date I made the long distance call was the January 27th at 8:48 p.m. I speak for 22 minutes. They charge me

\$68.53. And that was how the operator handled calls.

when I found this bill it's too high I called back to AT&T. I asked them to explain this. They said, this was handled by on operator, but I told them when I asked for the service, I ask how much for the service charge. They didn't tell me how much. They said, "Do you still want to make this call?" I said, "Okay. Why can't you tell me how much?" They said, "I don't know." So they didn't tell me how much it was. But then they say, "Do you still need this service?" I said, "okay," because I really needed to make that call. And, myself couldn't go through the phone of the number. It was overseas in Taiwan. I called to one of my relatives.

So, when I talked to one of the supervisors, they couldn't give me the good explanation. And I said, can you reduce some amount of this because your operator didn't tell me how much the service charge will be, but I -- for some kind of situation. I had to make that call. So I did it. And then they said there is no way they can reduce that. I said, "that's

not my fault. Your operator didn't tell me that how much the service charge will be."

See sometimes if you service charge for something like one time service charge, but it looks like they charge me every minute for \$2 something. That's ridiculous, you know. And this happened twice. Because when I realized the bill was so high, so I go back to check the previous bills and there is one time happened on October 24th. I made 21 minutes, go through the operator. They charge me \$44.53.

So I go back to AT&T, accounting department, the customer service. And the guy told me, "Why you wait for so late to bring back this matter?" I said, because that -- I said, "because this January 27th call cost me so much so I have to check, you know, I cannot trust your company. So I go back to check the other bills. See if there is any more charges like this." Unfortunately it happened, right. So they say, "I'm sorry, I cannot give you any discount or anything." I said, "That's not my fault. This is not fair." They wouldn't listen so I say, "Can I talk to your manager?" He said, "No, my manager wouldn't talk to you and you have to pay this, otherwise your long distance call will be -- long distance service will be disconnected." So I did pay.

But -- and I found out that I -- I joined a one rate plus plan. That cost \$4.95. And the other plan, AT&T simple rate international SM, cost me \$3.

Also there is some universal conactivity charge. That lady, Ms. Johnson, stated that I was charged by federal. I just realized that. But see, there are so many different kinds of service charge. Why do you have to charge me that overseas call for every minute for \$2 something? I don't think that the average people can pay that much service charge.

And also, as I stated, when I ask for how much you going to charge for that call, you cannot tell me. So later how can you bill me that much, you know? Make one call for 22 minutes. And the other time I make for 25 minutes, overseas call, they charge me only \$8.75. That's -- I dial for myself. But, you know, that's one time that -- Taiwan. I called back to Taiwan.

Taiwan area code, the national code, they change it. It was different that time so I cannot go through. So I ask the operator for help and then -- so this happened. So and so, you know.

COMMISSIONER DEASON: Did you try to dial it directly and could not complete the call?

WITNESS HUANG: Right. I tried to dial by

myself and it couldn't go through and so I don't know what's going on.

commissioner deason: Did you explain that to the operator that you tried to dial directly?

witness HUANG: Right. Right. I explained to operator and, you know, every time operator have to let you wait and wait, and then -- you know, for their service. And that's one problem.

The other problem was I had -- there's one bill. It shows three different long distance companies. You know, every long distance company, they charge you a different service charge. There is one company I remember. I'm sorry. I didn't bring that copy with me because today I thought I only want to talk about that AT&T charge.

One company, they switched the long distance company by themself so -- and when the bill came, I said, how come there is three long distance companies in one month. So I called that company. I called BellSouth. BellSouth said, let me connect you to that company. So I talked to them and they said, "your husband did that. He switched that." I said, I don't think he did that because he, you know, usually me handle the long distance company. He doesn't care about which company goes. So when I said, "can you

prove that? When did my husband switch to your company?" They said, "Okay." And then I said, "Can you prove that to me? I need that copy." They mailed me that copy and they forged my husband's name. That was not my husband's signature, you know, and I can see it and then I showed it to my husband and my husband said, I didn't sign that.

And so -- I told them, I say, you know what, you forged his name. This is a crime, you know. You cannot do this to me. And I said, maybe I'll sue you. I said, I'll complain this to FCC. I called FCC and I left a message. They didn't respond back.

And also, there is another question in this. When I make a long distance overseas call, if -- if I didn't talk but they charge the time -- I mean, if I didn't talk because there is nobody there, either there's -- they put a fax machine on it. They switched to fax machine or there is answering service, answering machine and I didn't leave a message. I don't want to leave a message, but they still charge it, you know. I just didn't go back -- I didn't call back the long distance company and said, hey, I didn't talk, you need to give me the credit, you know.

So my question is, I don't know whether you understand my question. If I dial by myself, is 25

minutes, cost \$8.75. But, see, it goes through the long distance company. They didn't explain. They didn't tell me how much they charge for the service charge. But for 22 minutes for \$68.53. That was a \$60 difference for almost the same time I used. It's totally unfair.

COMMISSIONER DEASON: Thank you.

Ms. Perkins with AT&T is in the back. I would suggest you speak with her. And this Commission unfortunately -- or fortunately -- we have no jurisdiction over international calling. That is strictly an FCC matter. So we cannot really intervene on your behalf but I can give you some advice and that is that -- and take it for what it's worth. That if you don't get a satisfactory response from AT&T, you may want to switch long distance carriers and choose someone else.

witness huang: I did switch when -- after I failed to negotiate with the customer service operator and then I switched immediately. But then the next day their salesperson called me back because each month I spend some amount, you know, for overseas call. So they said, "Do you want to switch back?" I said, "Why should I? If you can solve this problem, give me the money back, you know, I don't want just

make the call and pay nothing. But the difference, it was too much. If you can solve the problem." They say, "I'm sorry, we are on a different department." I say, "Then forget it." And -- but their salesperson kept calling, asking me to switch back.

willing to make a concession if they can win your business back because obviously you're a good customer if you make long distance calls. But that is strictly a matter between you and AT&T. And perhaps you could talk to the FCC. But really there is nothing the Public Service Commission can do since it is an international call.

commissioner Jacobs: What about the instance where your authorization, you say, was forged, at least your husband's was forged? How long ago did that occur?

witness Huang: I remember it was last year.

Last year.

commissioner JACOBS: And what happened as a result of that? Were you switched back to your original company or who was it that did the forgery?

witness HUANG: I can't remember that name, but it was like TLC. Do you know, is there any long distance call named that?

COMMISSIONER JACOBS: It's very likely.

There's a whole host of them. But you were switched back to who you wanted?

witness HUANG: Right. I did switch and I cancelled some other -- looks like they give me some credit. That company gave me the credit back. Okay.

commissioner Johnson: Ma'am, it strikes

me -- I believe that the FCC rule with respect to

operator assisted calls is very similar to ours. And

that is, if you can't complete the call and you tell

the operator that you can't complete the call, then

they are not supposed to charge you for the operator

assisted fee. So, that's something I want -- if AT&T

could look into and coordinate with our Staff to

ensure, because I hear you saying, you couldn't do it

yourself and --

**WITNESS HUANG:** Right. I couldn't go through by myself.

commissioner Johnson: And if you put the operator on notice that it's not you, it's the equipment and you can't complete the call, I believe that their rule is the same; that they are not supposed to charge you even though they assisted you, because you had no choice in order to complete the call.

shaking her head for a minute there so perhaps they will be able to assist you and just coordinate back with our Staff on that problem because that is a fundamental problem that -- in terms of working with those operator assisted services. And at least, in this instance, you told them that you couldn't complete the call. So hopefully AT&T can help you directly, and if not, we can coordinate with you to help the FCC provide you with the assistance that you need.

WITNESS HUANG: Thank you very much.

COMMISSIONER DEASON: Thank you.

MR. BECK: Commissioner Deason, there are no other customers who indicated ahead of time that they wish to speak.

any other members of the public who joined us late that did not get the opportunity to sign up, but still wishes to make a statement? Yes, sir. Please come forward. I need to put you under oath as the other witnesses. And let me ask, if there are any other members of the public who wish to make a statement, you can also stand and raise your right hand as well.

(Witness sworn.)

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us your name and your address, please.

COMMISSIONER DEASON: You may proceed.

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# RICHARD STANTON

was called as a witness on behalf of the Citizens of the State of Florida and, having been duly sworn, testified as follows:

## DIRECT STATEMENT

witness stanton: I'm Richard Stanton. at 100 East Anderson Street, Orlando 32801.

My problems are comparatively minor as I see Indeed, virtually all of the problems were them. covered one way or the other by your previous speakers.

Number one is this. I have not made a long distance call in 12 years. As things are, I'm not likely to make a long distance call in the next 12 years either. This -- not surprisingly I do not have a long distance carrier. Yet for the last several months there appears a charge of 50 cents for the fact that I do not have a long distance carrier which seems to me intrinsically unfair. And as a previous speaker mentioned, certainly long distance is expensive, et cetera, et cetera.

And it seems to me that those who utilize

the service should pay completely for that service, and not a person like myself who never makes a long distance call. Fifty cents is a petty amount comparatively, but when you live on \$650 a month Social Security retirement it's a king's ransom in a manner of speaking. So I would like to get the panel's opinion on that.

A second problem is -- and I'm not sure if
this is telemarketing or not. I suspect that it is.

I use my answering machine as a monitoring devise. I
don't answer it unless I know who is on the other end.
And this thing rings constantly with dead time and
takes up my answering machine tape with nothing or
else, in many cases, I'm told that Mrs. Brown at 1-800
something, 4134, has a business deal for me and that I
should call her back. And as I said, it's a recorded
message, so therefore, I suspect it is telemarketing.
I have not called back. But I can virtually bet that
when I get back to my apartment after this there is
going to be another call on there from Mrs. Brown, et
cetera, et cetera.

And, again, I don't know if the panel can do anything about this. Maybe, if nothing else, saying that they are restricted to one call a month or a week or something of the sort. But as I said, my answering

machine is filed up with this crap, you know, on a daily basis.

The third item is that I was a victim of a third-party scam recently. My phone bill is generally about \$12 a month. And again, this is a month or so ago. The answering machine was literally ringing every two minutes with, again, nothing but dead time on there.

And one afternoon after the number of incoming calls had been excessive, I got a call for which I was very thankful. It was AT&T. Now, I am with BellSouth. This was an AT&T representative, and near as I could figure out, with AT&T's monitoring equipment, they determined that there were all of these calls to my number, you know, just within that day. As I said literally it was every two minutes. And she indicated the calls were coming from Kissimmee from a pay phone and asked me if I had authorized this. And I said -- as I've told you -- I haven't personally made a long distance call in 12 years. I have authorized nobody to use me as a third party, and that these calls were completely boqus.

Long story short, of course, I called BellSouth to alert them to the fact. And as I said, eventually my next month phone bill came through, it

was \$100 something. \$100 worth of these bogus calls where I had been used as a third party. And again, in compliments to both AT&T and BellSouth, the people that I spoke to handled it efficiently. I'm going to pay \$12 a month type of thing.

But as I posed to one of the AT&T people, I have been under the impression that if you make a toll call and charge it to a third party, they are supposed to call that third party and authorize that, so indeed, you know that it's legitimate. And all I can suspect now is that all of this ringing of my answer machine and all this dead time was probably AT&T calling me and since all they got was an answering machine — and in most case I don't think they got that. It seems it would ring and stop, you know, start up again in another two minutes.

But again, as your other speakers have mentioned, I resent every minute of the time that I had to spend running this thing down with AT&T and BellSouth, et cetera, et cetera. And so I guess my thought is somewhat along the lines of the other gentleman who said this third-party billing, although it's good for business and capitalism and so forth, certainly wreaks havoc on different individuals.

So, that's about the size of it. Should I

ask for reactions or --

asked for our reaction concerning the 50 cent charge that appears on your bill, even though you don't presubscribe to a carrier. How is that labeled on your bill?

witness stanton: It says 50 cents lack of presubscribed long distance carrier.

COMMISSIONER DEASON: Okay. And

Commissioner Johnson can amplify on this if she

wishes, but I assume that is an FCC authorized charge.

And so it really doesn't matter what we think about

it, whether we like it or not. It's not going to

change it. That is FCC. It's not our jurisdiction.

And I think Commissioner Jacobs alluded to that earlier that you can perhaps avoid some charges but you're going to be charged some anyway regardless of whether you presubscribe or not.

witness stanton: Right. I noticed that you said to Eloise, most of your charges will be eliminated. In that case, "most" is the operative word. Everything except 50 cents, right?

commissioner deason: And your concern about receiving telemarketing calls; there is a service you can subscribe to, and there is a charge for that, and

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it's administered by the State of Florida where you can put your name on a list that prevents that. there is -- I think it's like \$5 or \$10 a year.

> MS. CALDWELL: \$10.

COMMISSIONER DEASON: \$10 initial, I'm told and then \$5 a year recurring to have your name put on a list to eliminate, not all, but most of telemarketing calls. I understand that charities and political calls are still permitted.

WITNESS STANTON: Indeed I have heard or read about that. And as I said, I live on \$650 a month so I have to cut all expenses to rock bottom. So -- but the point is, that's the price you pay in a capitalistic society for people who are --

COMMISSIONER DEASON: Right. As far as -- I don't think it's within our jurisdiction to tell companies they cannot make telemarketing calls. fact, there may be some Constitutional matters or free speech and things of that nature. But you can subscribe to the service that would eliminate many of those calls.

Your third point concerning the third-party billing, those calls which you did -- were those collect calls that they billed you as you authorizing the payment of those? How was it that you got billed

for calls that were placed to your answering machine? 1 WITNESS STANTON: To this minute, I don't 2 I suspect that, say, with the various scams and 3 the sophistication of electronic equipment and so 4 forth -- as a matter of fact, one theory that I have 5 is this. That these telemarketers, and maybe whoever 6 else that calls and never gets anything but an 7 answering machine at my place, may have gotten ticked 8 off and said this guy never picks up his phone, which 9 is the truth, and therefore, almost in a spiteful way 10 or something, said, well, let's use this as a scam. 11 So, I don't know how they got my number. But -- so 12 that's a theory that occurred to me. 13 COMMISSIONER DEASON: But those charges were 14 15 removed? WITNESS STANTON: 16 Oh, yes. COMMISSIONER DEASON: It just took some 17 effort on your part? 18 Exactly. 19 WITNESS STANTON: Yes. COMMISSIONER DEASON: Are there any other 20 questions? 21 COMMISSIONER JACOBS: Do you have a copy of 22 your bill? 23 WITNESS STANTON: I do. But not with me. 24 25 **COMMISSIONER JACOBS:** I was just curious.

witness stanton: You mean of the \$100 bill or whatever?

commissioner JACOBS: No, no, no. Of any bill. I was just curious to see how it looks without a presubscribed long distance carrier.

\$8 a month or something like that. I shouldn't say
\$8. Sometimes \$8. Generally \$12 a month. In other
words, I have bare minimal service and so forth and so
on.

COMMISSIONER JACOBS: Thank you.

commissioner deason: Thank you, sir. I want to take this opportunity to thank every one that took time out of their schedules to come and attend this workshop. I appreciate the comments that were provided. These comments, obviously, will be helpful as we go about this process.

As Staff indicated, we do have a proposed rule that is going to be modified and we will continue with this rulemaking process. The next step -- since this is the last workshop, I assume the next step Staff will come back with a modified proposal and actually present it to the Commission to initiate formal rulemaking, is that correct?

MS. CALDWELL: We will eventually get there.

I think we will go through some modification processes, adding a lot more provisions to the rule. The law requires us also to do an economic impact statement to that to define -- to determine any regulatory costs that might occur. That process takes usually about 8 to 10 weeks.

We also intend to meet with the industry. Sometimes provisions become very costly and through meeting with the industries we can work out alternatives that sometimes do the same -- have the same effect, but may be less costly to the industry. And after that we will take it to the Commission for their consideration.

COMMISSIONER JACOBS: Can I make a request?

Last night we heard GTE's proposed policy on how

they're going to deal with the third party. I'd like

to understand exactly the parameters by which we can

address that whole issue, the terms and conditions by

which the local exchange company contracts with these

third-party billing companies, and to what extent the

methods that GTE is invoking.

I hate to scrutinize the frequency of complaints against those companies, as a matter of contracting with them. I'd like to understand to what extent we can have a say in that. If there is no

jurisdiction to do that, then so be it. But I'd at least like to understand what the parameters are of 2 those agreements and how they operate and then I'd 3 also like to understand what -- how we can have some 4 jurisdiction to speak to that. 5 MR. BECK: Commissioner, I believe, Charles 6 7 Rehwinkel of Sprint was wanting to address their policies similar to what GTE did last night. 8 9 COMMISSIONER DEASON: Come forward. I'm going to do the same thing to you that I did to GTE 10 and put you under oath. 11 12 CHARLES REHWINKEL 13 having been first duly sworn, testified as follows: 14 15 DIRECT STATEMENT MR. REHWINKEL: That's the first time in 14 16 years of being in this business that I've been under 17 18 oath. So I don't think my answers would be any different. 19 20 COMMISSIONER DEASON: Beware. 21 MR. REHWINKEL: Commissioner, my name is 22 Charles Rehwinkel. I'm the attorney for Sprint. 23 Mr. Beck, I don't think he was being facetious. I didn't want to do this, but he wanted me to do this. 24

I'm glad to state what I believe Sprint's

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policy is. I know that GTE and BellSouth have come up and stated what theirs are or what they believe it is and I think it will be appropriate for us to do the same thing.

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I would say -- make one reservation in saying this, is this is what I believe that our policy is. This is what I believe that we have stated our policy is to the Commission in an informal and workshop settings.

But with regard to when a customer calls our business office with a -- regarding a charge that we are characterizing as cramming, what our policy is, is if that customer is asking the service representative for information or has questions about the nature of the charge, and that seems, in the customer service representative's discretion, to be what that customer wants, our only option there and what we are supposed to do is to refer that customer to the billing clearinghouse or -- actually our bills now, I think in the last few months have been modified to state who the provider of the service is, not who the billing clearinghouse. You'll see Integretel or USBI. actually who the provider is that the clearinghouse is putting the bill, the charge on our bill for. So that name is now stated on the bill.

The rep is supposed to refer that customer to that provider for an explanation of what the charges are because sometimes a customer doesn't necessarily believe that the charge is unwarranted. He may not know whether another authorized person in the household has allowed that charge to be made. So he may just have a question.

If the customer, on the other hand, appears to be upset or insistent that he has not authorized the charge, the service representative, to the best of my belief, is suppose to recourse that charge at that point in time and to contact the clearinghouse and ask them not to place any additional charges on the bill and to credit any past charges that are associated with the same type charge that may have been on prior bills that the customer did not catch. And then it is suppose to remark the account so that the customer, if any bills or charges that are in the pipeline so to speak appear on subsequent bills, those are suppose to be taken off.

I think you've heard from at least one customer today where that did not happen, and I believe that is inconsistent with what our policy is.

Mr. Goldberg shared with me some of the concerns that he had and I believe that we did not

handle his account initially as we should have.

Although, I think ultimately we handled it the way we should have.

So I know that the policy has not necessarily been executed to perfection. But that is what I believe our policy is with respect to interfacing with the customer.

I would like the opportunity in the rulemaking process to verify this and to provide any additional information that may be relevant to this.

commissioner Jacobs: What I was speaking to is, do you know if Sprint undertakes a review of your -- of arrangements with either the clearinghouse or the party that you actually bill for?

mr. REHWINKEL: Yes. Commissioner, we have provided our policy on that to Staff in this process, and I'd like to say this. We have -- our customers have charges on their bill. When a customer calls and complains to us about this, our service recovery center logs each and every one of those complaints.

These are not the ones where they just want to ask a question. Those people go on and they deal with the provider and if then they find out that they've got a problem and they call us back and say, "I want it off the bill, I've got a complaint."

That's logged. If they initially call and have a complaint, that's logged. So we have logged complaints.

The Public Service Commission get complaints about providers that bill our customers and the Commission logs those individually as to the provider or the clearinghouse. Sometimes your information is not perfect, so you log it as USBI instead of Pet Insurance. Okay. Sometimes you log them as a Sprint complaint because the customer is upset with the way Sprint has handled it.

What we discovered in the last six months was that the entire universe of the complaints that we get that we log is about 25% of the total universe because the Commission -- you get complaints and you log them and we don't ever see that information.

And we are -- right now, we have taken the initiative of trying to establish linkage with the Commission to get a duplicate copy of that information so we can incorporate that in our statistics that our billing clearinghouse folks can take to the clearinghouses and discuss with them whether there are any improprieties in the way they bill, are there an excessive number of complaints against them. Because what we found out is that what was happening is that

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we were only dealing with the 25% that we were actually logging. We didn't know about the other 75%.

And so what we are trying to do in the last couple of months is work with your Staff to get that information so we have it and we can then take that and more effectively discharge our policy. So hopefully that will also help cut down on these complaints. But, yes, we do have that kind of policy.

MS. CALDWELL: Mr. Rehwinkel, is your company taking any steps towards reviewing your contracts with these third-party billing companies? I know that GTE has now ceased billing for any noninformation services. Are you taking steps in doing those types of things for cramming?

MR. REHWINKEL: In 1998, around the middle of the year, we had most of our contracts come up for renewal and we implemented a far more stringent policy at that time.

As far as taking the kind of steps that I heard GTE was describing at the last agenda conference, we have, to my knowledge, not gone that far. That's a very difficult line to walk because there are certain legal constraints that make -- GTE has felt more emboldened about taking. There are some federal restrictions on what you can do there.

There's an anti-competitive law that -anti-competition laws that make it very difficult to
act in that area. But that is something that we are
also looking at and it's an internal discussion that
we're having.

MS. CALDWELL: How about the thresholds of complaints, something like that that they've set up, that they have all of their companies on a threshold where they've set these guidelines and if you have anymore complaints we're going to put you on review or cut you off?

thresholds do exist. I don't know what they are today and I know that we have cut off at least a half a dozen providers in the last few months. I am very interested in what Mr. Goldberg said about providers going from one clearinghouse to another. That's a problem that I understood was not existing, but that's something that, on a break, I asked someone to check into.

COMMISSIONER DEASON: Any other questions?

Thank you, Mr. Rehwinkel. With that, thank you again for participating in this process, and this workshop is now adjourned.

(Thereupon, the workshop concluded at

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3:10 p.m.)
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| 1   | STATE OF FLORIDA) : CERTIFICATE OF REPORTER   |
| 2   | COUNTY OF LEON )  |
| 3   | I, KIMBERLY K. BERENS, CSR, RPR, Official Commission Reporter,                                    |
| 4   | DO HEREBY CERTIFY that the Workshop was   |
| 5   | heard by the Florida Public Service Commission at the time and place herein stated; it is further |
| 6   | CERTIFIED that I stenographically reported  |
| 7   | the said proceedings; that the same has been transcribed by me; and that this transcript,         |
| 8   | consisting of 125 pages, constitutes a true transcription of my notes of said proceedings.        |
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| 10  | DATED this April 15, 1999.  |
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